TRUSTS/ESTATES

A Publication of Communication Channels, Inc.

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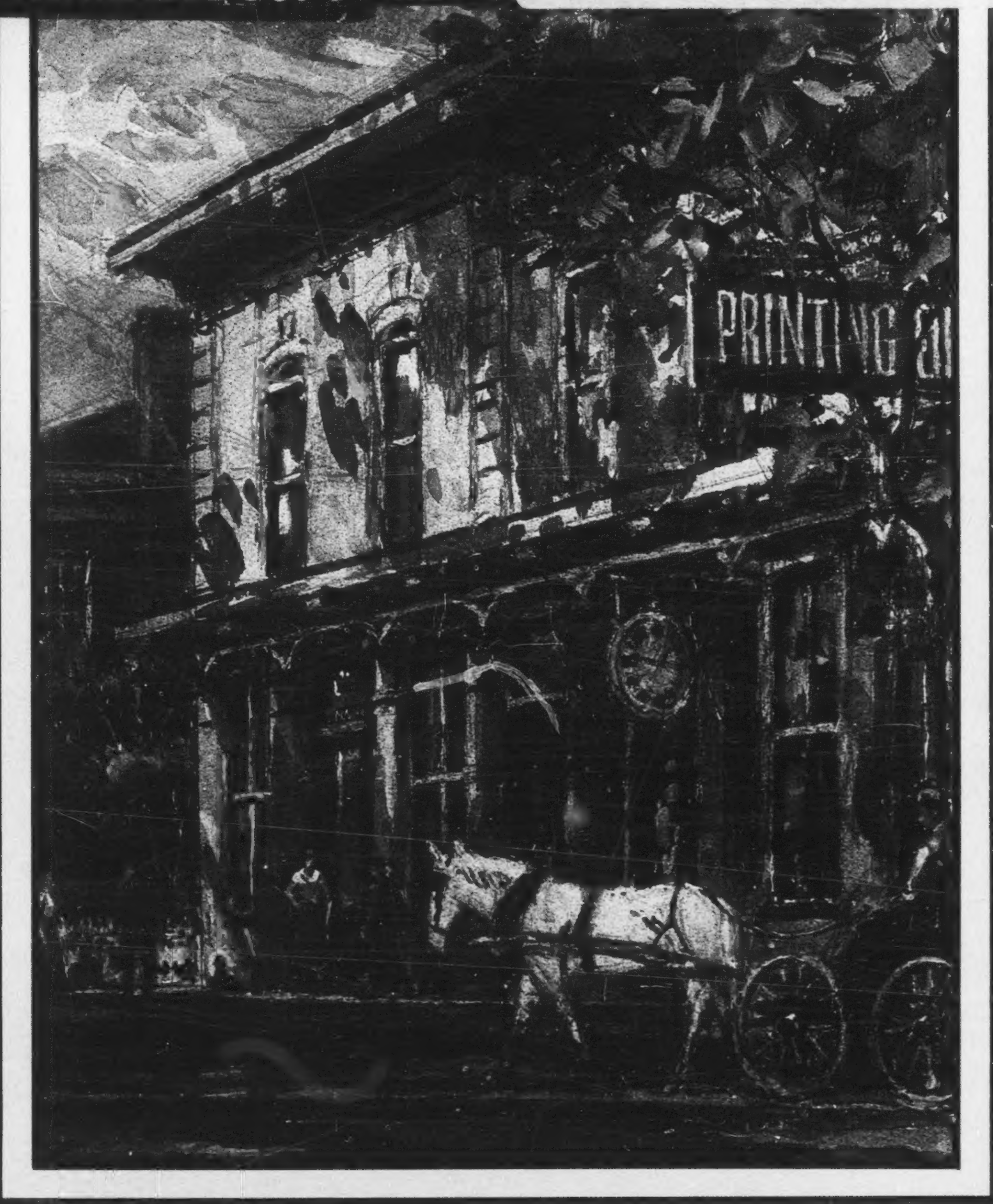

21st ANNUAL

1983 Directory of Trust Institutions

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Communication Channels, Inc.
6255 Barfield Rd.
Atlanta, Ga. 30328
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21st Annual

1983 Directory of Trust Institutions

UNITED STATES TRUST INSTITUTIONS

ALABAMA

Andalusia

CITIBANC OF ALABAMA
P.O. Box 400 36420
205/222-2561 Tr/o$5 Mil
Hd: Clay R. Sherrill, TO

THE COMMERCIAL BANK
Drawer 1298 36420
205/222-3141 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv,Nb: T. A. Broughton, Jr., Pres&TO
PersTr,ComTrF,TrOpers: Joyce G. Cook

Anniston

ANNISTON NATIONAL BANK
P.O. Box 2128 36202
205/236-1890 Tr/o$20 Mil
Hd: Max W. Matthews, 1stVP&TO
TrInv: Joseph W. Cotlin, VP&TO
TrOpers: Vera P. Boullemet, AsstTO

COMMERCIAL NATIONAL BANK
931 Noble St. 36201
205/236-8241 Tr$15 Mil
Hd,PersTr,ComTrF,Nb: Robert W. Chesnut, SrVP&TO
CorpTr,TrInv,EmplBen: David R. McWhorter, TO
TrOpers: Peggy T. Whitman, AsstTO

FIRST NATIONAL BANK
P.O. Box 1000 36201
205/238-1000 Tr$41 Mil
Hd,TrInv,Nb,PersTr: David Brown, SrVP&TO
PersTr,EmplBen,Nb: Brad Price, VP&TO
CorpTr,PersTr,TrOpers: Mrs. Carolyn P. Boozer, AsstTO

Athens

FIRST ALABAMA BANK
200 West Market St. 35611
205/232-4500 Tr/o$1 Mil
Hd: T. A. McCormick, Pres&CEO

Atmore

THE FIRST NATIONAL BANK
36502
205/368-3148
Hd,PersTr,CorpTr,TrInv: Ollie Strawbridge, VP&TO
TrOpers: Rebecca S. Phillips, AsstTO

Birmingham

BIRMINGHAM TRUST NATIONAL BANK
P.O. Box 2554 35290
205/254-5285 Tr$238 Mil
(Branches in Anniston, Dothan, Huntsville & Mobile)
Hd: Jack A. Boadway, SrVP
PersTr: Douglas C. Bell, VP
CorpTr: Carl B. Smith, VP
TrInv,ComTrF: Donald M. Helton, VP
EmplBen: Phillip Owings, VP
TrOpers: Roger L. Brown, VP
RE: Ronald H. Moon, SrTO

CENTRAL BANK OF THE SOUTH-BIRMINGHAM
701 S. 20th St. 35296
205/933-3285 Tr$570 Mil
(Branches in Decatur, Florence, Huntsville & Montgomery)
Hd: Charles S. Northen, III, SrVP&TO
PersTr,N.Alabama: Robert L. Shirley, VP&TO
PersTr,S.Alabama: John R. Martin, VP&TO
CorpTr: Charles O. Trotter, VP&TO
TrInv: Mark Brown, TrInvO
ComTrF,TrOpers: Fred Murphy, VP&TO
EmplBen: William H. Phillips, VP&TO
Nb: Michael E. Murry, VP&SrTO

COLONIAL BANK OF BIRMINGHAM, N.A.
1928 First Ave. North
P.O. Box 1887 35201
205/328-4490 Tr$25 Mil
Hd: Gordon Grant, VP&TO
CorpTr,TrOpers: Roy Wessinger, AsstTO

FIRST ALABAMA BANK OF BIRMINGHAM
P.O. Box 10247 35202
205/326-7226 Tr$375 Mil
Hd: B. L. Brown, SrVP,Tr
PersTr: Wimberly Miree, Jr., VP&SrTO
CorpTr: Roy Birdwell, VP&CorpTrMgr
EmplBen: Thomas R. Gamble, VP&EBO
TrOpers: John Jackson, TOpO
Nb: Reid Wills, VP&TrNbMgr

FIRST NATIONAL BANK OF BIRMINGHAM
P.O. Box 11426 35202
205/326-5120 Tr$2.0 Bil
Hd: V. E. Nichol, Jr., ExecVP&TO
B. S. Carroll, SrVP&TO
PersTr: W. Michael Graves, SrVP&TO
EmplBen,CorpTr: Frederick O. Newman, SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
TrOpers: Linda Allison, VP&TOpO
RE: Henry A. Long, Jr., SrVP&TO
Nb: Frederick O. Newman, SrVP&TO

Brewton

FIRST NATIONAL BANK
P.O. Box 469 36427
205/867-3235 Tr$30 Mil
Hd,Nb: Dan Britton, VP&TO
TrAdm: Bonnie Barnes, VP&TO
EmplBen: Raymond F. Lynn, Jr., TO
TrOpers: Elaine Catoe, AdmAsst

Decatur

CENTRAL BANK OF THE SOUTH-DECATUR
P.O. Box 1487 35601
205/353-0521
(Branch of Central Bank of the South-Birmingham)
Paul E. Hargrove, VP&TO
Doris Drake, TO

FIRST NATIONAL BANK
P.O. Box 1488 35602
205/353-0941 Tr$15 Mil
Hd: Evans Dunn, Jr., SrVP&TO
TrOpers: Earl W. Johnson, AsstTO

Demopolis

ROBERTSON BANKING CO.
P.O. Drawer 490 36732
205/289-3564
Hd,PersTr,CorpTr: Fred O. Braswell, Jr., Pres&TO

Dothan

FIRST ALABAMA BANK OF DOTHAN
P.O. Box 6507 36303
205/794-0411 Tr$1 Mil
Hd: E. Carey Slay, Jr., VP&TO
TrOpers: Tammie Morrow

FIRST NATIONAL BANK
101 E. Main 36303
205/793-0700 Tr$36 Mil
Hd,TrInv,ComTrF,EmplBen: Hank Gerards, VP
PersTr,CorpTr,TrOpers: Donna Wade, TO
EmplBen,PersTr: Donna Valeska, AsstTO
Nb: Pierce Flatt, Pres

East Gadsden

EAST GADSDEN BANK
801 E. Broad St.
P.O. Box 2398 35903
205/546-3326
Hd: Charles A. Cantrell, ExecVP&TrDir

Enterprise

ENTERPRISE BANKING CO.
101 East Grubbs Ave. 36330
205/347-0502 Tr$.15 Mil
Hd: John W. Henderson
Nb: Ben B. Henderson, Jr., VP

Florence

AM SOUTH/SHOALS NATIONAL BANK
102 North Court St. 35630
205/766-5211 Tr$1.5 Mil
Hd: W. Woodrow Truitt, Jr.
PersTr: Carnelia Dean, TO

CENTRAL BANK OF THE SOUTH-FLORENCE
109 N. Court St. 35630
205/766-3211
(Branch of Central Bank of the South-Birmingham)
Ralph Girdner, TO
Marge Parker

THE FIRST NATIONAL BANK OF FLORENCE
202 N. Court St. 35603
205/764-2156 Tr$60 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Ralph E. Young, VP&TO
PersTr,TrInv,TrOpers: Jane F. Reding, TO
CorpTr: W. H. Mitchell, Pres

Gadsden

AMERICAN NATIONAL BANK
P.O. Box 389 35902
205/543-3000 Tr$30 Mil
Hd: Newman R. Nowlin, SrVP&TO
PersTr: J. T. Haynes, VP&TO
CorpTr: Mrs. Barbara Russell, AsstTO
TrOpers: Mrs. Carolyn Preskitt, AsstTO

FIRST ALABAMA BANK OF GADSDEN,NatAssn
P.O. Box 308 35999
205/543-9660 Tr$7.3 Mil
Hd: Ollie W. Nobors, ChmBd&TO

Greenville

FIRST NATIONAL BANK
P.O. Box 508 36037
205/382-6511 Tr$2.25 Mil
Hd: William D. Morgan, SrVP,Csh&TO

Huntsville

THE AMERICAN NATIONAL BANK OF HUNTSVILLE
P.O. Box 507 35804
205/533-5000 Tr$15 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Lee E. Moncrief, SrVP
TrInv.,ComTrF,TrOpers: Martha Yarbrough, AsstTO

CENTRAL BANK OF THE SOUTH-HUNTSVILLE
200 W. Court Square 35804
205/532-6011
(Branch of Central Bank of the South-Birmingham)
Robert L. Shirley, VP&SrTO
Anne Elling

FIRST ALABAMA BANK OF HUNTSVILLE,NatAssn
P.O. Box 680 35804
205/533-4411 Tr$63 Mil
Hd: Robert F. Clark, ExecVP&TO
CorpTr: Ruth H. Thomas, TO
EmplBen: W. Keith Childers, TO
TrInv,ComTrF: Lon L. Witter, TrInvO
TrOpers: Betty V. Harrison, TO
Nb: Joan L. Wear, AsstTO

FIRST NATIONAL BANK OF ALABAMA-HUNTSVILLE
P.O. Box 107 35804
205/533-5520
Hd: Richard J. Smith, AsstVP&TO

PEOPLES NATIONAL BANK
409 Madison St. 35801
205/533-3600 Tr$18 Mil
Hd: R. Gary Saliba, VP&TO

Mobile

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1628 36629
205/694-3431 Tr$55 Mil
Hd: H. Harrell Galloway, ExecVP&TO
Nb: Richard Mitchell, VP&TO
PersTr: James G. Beck, VP&TO
TrInv,ComTrF: Kay I. McKee, VP&TO
EmplBen: Richard R. Brady, TO
CorpTr,TrOpers: L. Duane Lane, VP&TO

COMMERCIAL GUARANTY BANK
P.O. Box 1508 36633
205/432-8832 Tr$27 Mil
Hd,TrInv,PersTr: William T. Haynie, Jr., VP&TO
CorpTr,EmplBen: Ralph G. Faver, TO
TrOpers: Carmen B. Williams

FIRST NATIONAL BANK
P.O. Box 1467 36621
205/438-8427 Tr$750 Mil
Hd: Joseph H. Baker, Jr., ExecVP&SrTO
CorpTr,EmplBen: C. H. Gibbons, SrVP&TO
PersTr: Samuel R. Stephenson, SrVP&TO
EmplBen: Alan Burns, VP&TO
TrOpers: Bobby J. Johnson, VP&TO
Nb: E. A. Copejans, VP
TrInv,ComTrF: Clay Wilson, VP&TrInvO

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106 St. Francis St.
P.O. Drawer 2527 36622
205/690-1411 Tr$645 Mil
Hd: William B. Inge, Jr., ExecVP&TO
PersTr: Ben T. Lanham, III, SrVP&TO
CorpTr: Frank W. Browning, Jr., VP&TO
EmplBen,Nb: Stewart Thames, Jr., VP&TO
TrInv,ComTrF: F. Ray Havard, VP&TO
TrOpers: Walter I. Cleverdon, VP&TO
RE(Forestry): Donald L. Harper, VP&TO
(Oil,Gas,Min): A. Harold Winn, VP&TO

★Montgomery

ALABAMA NATIONAL BANK
P.O. Drawer 431 36195
205/834-9500 Tr$125 Mil
Hd: Richard E. Wambsganss, VP&TO
PersTr,CorpTr: B. Jane Goins, TO
TrInv: J. Kenneth Alderman, TO
EmplBen: Delos W. Bailey, Jr., TO
TrOpers: Annice A. Duncan, TO&TOpO
Nb: Paul E. Johnson, TO

CENTRAL BANK OF THE SOUTH-MONTGOMERY
P.O. Box 295-C 36195
205/834-7400, Ext. 425
(Branch of Central Bank of the South-Birmingham)
Theodore Greenspan, TO

FIRST ALABAMA BANK OF MONTGOMERY,NatAssn
P.O. Box 511 36101
205/832-8200 Tr$500 Mil
Hd: Clinton C. Berry, Jr., SrVP&TO
PersTr: Allen I. Rushing, VP&TO
CorpTr: Walter L. Darby, VP&CTO
TrInv: Jimmie Carnes, SrInvO
ComTrF: Robert W. Dick, TO
EmplBen: Mildred O. Markwell, TO
TrOpers: Laura E. Broughton, TOpO
Nb: Jeffrey W. Smith, TO
Est&Prob: Albert E. Byrne, VP&TO

UNION BANK & TRUST CO.
P.O. Box 2191 36103
205/265-8201 Tr/o$125 Mil
Hd: James G. Hawthorne, Jr., SrVP-Tr
PersTr: Dennis W. Hanna, TO
EmplBen: Richard D. Smallwood, TO
CorpTr: Sarah P. Smith, TO
TrOpers: Mrs. Melba Burdette, VP-TrOpers
RE: Richard B. Berry, TREO
TrInv,ComTrF: Charles F. Wilder, VP&TrInvO

Opelika

FARMERS NATIONAL BANK
P.O. Box 510 36801
205/749-8361 Tr/u$1 Mil
Hd: Warner Williams, ExecVP&TO

Opp

FIRST NATIONAL BANK
P.O. Drawer A 36467
205/493-3581 Tr$5 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: C. Carroll Pierce, Pres&TO
PersTr: Jeanette Walker, TO
CorpTr,TrOpers: Hilda Pierce, TOpO

Phenix City

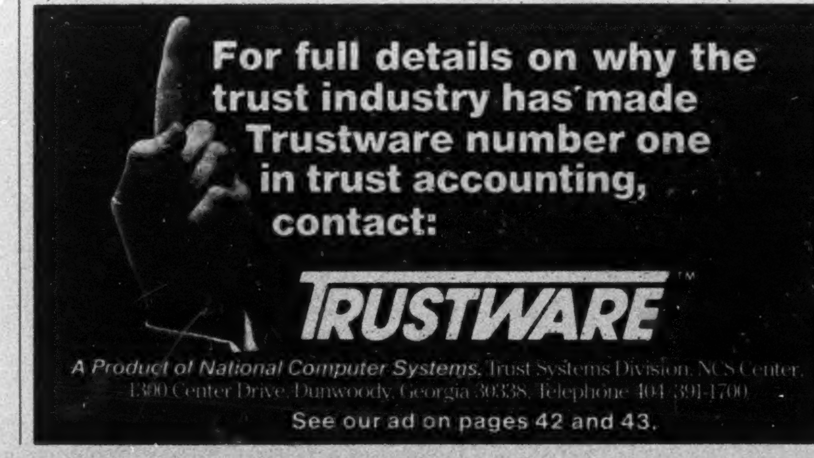
FIRST ALABAMA BANK OF PHENIX CITY,NatAssn
P.O. Box 550 36867
205/298-3674 Tr$.5 Mil
Hd: J. W. Gresham, SrVP&TO

PHENIX-GIRARD BANK
P.O. Drawer 70 36867
205/298-0691
Bartow D. Tomblin, VP&TO
Thomas L. Evans, VP&AsstTO

Selma

CITIZENS BANK & TRUST COMPANY
(A SouthTrust Bank)
2605 Citizens Parkway 36701
205/875-2121
Hd: B. Ramsey Knight, Pres&CEO

CITY NATIONAL BANK
P.O. Box 559 36701
205/875-2230 Tr$2 Mil
Hd: C. R. Cobb, VP&TO



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ALABAMA (Cont'd)

Selma (Cont'd)

FIRST ALABAMA BANK OF SELMA,NatAssn
P.O. Box 479 36701
205/875-2201 Tr/u$1 Mil
Hd: Roger C. Jones, Chm&TO

PEOPLES BANK & TRUST CO.
P.O. Box 799 36701
205/875-1000 Tr$10 Mil
Hd: Gary M. Pierson, VP&TO
Richard O. Bishop, AsstVP&AsstTO

Sylacauga

THE FIRST NATIONAL BANK
P.O. Box 630 35150
205/249-0341
Hd: Harry I. Brown, ChmBd,Pres&TO

Talladega

FIRST NATIONAL BANK
P.O. Box 797 35160
205/362-2234 Tr/o$2 Mil
Hd,CorpTr,TrInv,TrOpers,Nb: R. Merrell Sweat, Pres&TO
PersTr,Nb: Tim Hackney, AsstTO

Troy

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 569 36081
205/566-2270 Tr$8 Mil
Hd: Leon Hilyer, TO
Robert Butler, AsstTO

TROY BANK & TRUST CO.
P.O. Box 967 36081
205/566-1490 Tr$13 Mil
Hd: Lynda Floyd, VP&TO

Tuscaloosa

FIRST ALABAMA BANK OF TUSCALOOSA,NatAssn
2222 Ninth St. 35403
205/345-4610 Tr$51 Mil
Hd,PersTr,TrInv,Nb: Robert W. Monfore
CorpTr,TrOpers: Sory S. Dunn
ComTrF,EmplBen: Arnold P. Avery

FIRST NATIONAL BANK
P.O. Box 2028 35403
205/345-5000 Tr$145 Mil
Hd: Lowell A. Womack, SrVP&SrTO
PersTr: D. Wayne Childress, TO
PersTr: William H. Johnson
TrInv: Stephen W. Reinhart, TO
TrInv: Rebecca K. Strickland, AsstTO
Nb: Ralph B. Quarles, VP&SrTO
EmplBen: Debbie Bryan, AsstTO
TrOpers,CorpTr: David White, AsstTO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH
Pouch 7-010 99501
907/278-4581
(Branch of Fairbanks)
Hd: David C. Lay, VP&SrTO
PersTr,CorpTr: Onetta Landers, VP&TO
TrInv: John Simms, AsstVP&TrInvO
TrOpers: Jean Andrade
EmplBen,PersTr: Robert J. Venhaus, VP,TO&AsstMgr

ALASKA STATEBANK
Trust Dept.
P.O. Box 240 99510
907/277-5661
Hd: Ralph E. Whitmore, Jr., Chm,CEO&Pres

FIRST NATIONAL BANK
P.O. Box 720 99510
907/276-6300 Tr$100 Mil
Hd,TrInv,Nb: R. W. Orell, VP&TO
ComTrF,CorpTr,EmplBen: V. Snyder, TO
Prob,Acgy: Robert McKay, TO
PersTr: Miranda Moy, AsstTO

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P.O. Box 600 99510
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CorpTr: Teresa Patka, VP&TO
EmplBen: Vernon E. Sayles, VP&TO
TrOpers: Donna McKay, AsstVP&TO
PersTr: Ann Gonzalez, AsstTO
PersTr: Julie Schirmer, AsstTO

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Pouch 7007 99510
907/276-8080 Tr$25 Mil
Hd: Douglas J. Blattmachr, VP&TO
TrOpers: Norma Kramer, TO

Fairbanks

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(Branches in Anchorage & Juneau)
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RegMgr: Richard Wallace, AsstVP&TO

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P.O. Box 1230 99701
907/452-2146
(Branch in Anchorage)
Mgr: Cory Borgeson, AsstVP&TO
Virginia E. Eggleston, AdmAsst

★ Juneau

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One Sealaska Plaza 99801
907/586-2665
(Branch of Fairbanks)
Hd: David C. Lay, VP&SrTO

ARIZONA

Flagstaff

VALLEY NATIONAL BANK
123 N. LeRoux St. 86001
602/744-0671
(Branch of Phoenix)
Nancy Shoemaker, TrRep

Green Valley

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1047 85614
602/625-6164
(Branch of Phoenix)
Mgr: John H. Fowler, VP&TO

VALLEY NATIONAL BANK
151 W. Esperanza Blvd. 85614
602/625-8070
(Branch of Phoenix)
Hd: Richard E. McKnight, AsstVP

Mesa

THE ARIZONA BANK
P.O. Box 789 85201
602/898-6870
(Branch of Phoenix)
Mgr: Stephen J. Peterson, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1546 85201
602/834-2415
(Branch of Phoenix)
Mgr: Brent L. Lindsey, TO

UNITED BANK OF ARIZONA
P.O. Box 1606 85201
602/248-2465
(Branch of Phoenix)
Hd: Thomas H. Rhodes, TO

VALLEY NATIONAL BANK
66 W. Main St. 85201
602/261-1641
(Branch of Phoenix)
Hd: James A. Robb, VP

★ Phoenix

THE ARIZONA BANK
P.O. Box 2511 85002
602/262-2000 Tr/o$500 Mil
(Branches in Mesa, Scottsdale, Sun City & Tucson)
Hd: W. S. Andersen, SrVP&TO
PersTr,TrSvcs: Robert C. Mogle, VP&TO
TrInv,ComTrF: Stanley Rulapaugh, VP&TrInvO
Prob: Thomas Rumph, VP&TO
CorpTr: John P. Lorenzen, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 2669 85002
602/271-6345 Tr$975 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sun City & Tucson)
Hd: Harold E. Thumma, SrVP&SrTO
PersTr: Mark A. Dinunzio, VP
CorpTr: Rose Ann Robb, VP&TO
EmplBen: Michael A. O'Brien, VP&TO
TrOpers: Walter H. Leveen, VP
Nb: James W. Washington, VP&TO

GREAT WESTERN BANK & TRUST
P.O. Box 1095 85001
602/264-7441 Tr$425 Mil
(Branch in Tucson)
Hd,Nb: Nancy K. Splain, Esq
PersTr: Beverly Feldsien, TO
TrOpers,CorpTr,ComTrF: Dory Shirley, TO
EmplBen: Frederick A. Steele, TO

MH/EDIE INVESTMENT COUNSEL
3003 No. Central Ave., Ste. 601 85012
602/264-2157
William E. Miller, RegMgr

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
6245 N. 24 St. Pkwy. 85016
602/954-7779
(Branch in Sun City)
Hd: Michael J. Revane, ChmBd
Marry L. Birnbaum, VP
Jeffrey L. Bryden, VP
Eugene L. Chapman, VP
Henry L. Halverson, VP
Judith C. Murphy, VP

THE NORTHERN TRUST CO. OF ARIZONA
4350 E. Camelback Rd. 85018
602/959-8550
Hd: Robert A. Williams, Jr., Pres
PersTr: Richard P. Tillack, VP
TrInv: Charles F. Henderson, VP
TrOpers: Thomas R. Schuknecht, Treas
Nb: James D. Bruner, VP

OLD COLONY TRUST CO. OF ARIZONA
2525 E. Arizona Biltmore Circle, S-119 85016
602/957-1911
(Affiliate of The First National Bank of Boston)
William K. Mackey, Jr., Pres
H. William Dean, VP
Colleen S. Kelly, TO

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UNITED BANK OF ARIZONA
P.O. Box 2908 85062
602/248-2151 Tr/o$900 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: Murray F. Wilson, SrVP&TO
PersTr: James T. Cleary, VP&TO
TrInv: Norman E. Gardner, VP&TrInvO
ComTrF: Thomas H. Rhodes, TO
EmplBen: Betty J. Schepers, TO
TrOpers: Maggie Biastoch, TO
RE: James E. Gross, TREO&TO
Nb: Thomas P. Weaver, TO
Nb: Edward J. Nugent, TO

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-2617 (Mgr)
(Branches in Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sun City, Sedona & Tucson)
State-Wide
Hd: Arthur K. Carlson, SrVP&Mgr
PersTr: John H. Noll, VP&Mgr
PhxAdmin: William R. Yeager, VP&Mgr
CorpTr: Grace McMorris, VP&Mgr
TrInv,Trading: Lyle Wurtz, VP
ComTrF,Eq: Lynn Yturri, VP
EmplBen: Lou Kisch, VP&Mgr
TrOpers: Neal Davis, VP&Mgr
Mktg: William C. Shiel, VP&Mgr
Tax: Robert D. Groth, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr

Prescott

VALLEY NATIONAL BANK
302 Gurley St. 86301
602/445-9500
(Branch of Phoenix)
Hd: William C. Myers, AsstVP

Scottsdale

THE ARIZONA BANK
P.O. Box 2089 85252
602/941-6161
(Branch of Phoenix)
Mgr: Robert H. Geffs, VP&TO

1st CHICAGO TRUST CO. OF ARIZONA
7501 E. McCormick Pkwy., Ste. 105 North 85258
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Admin,Nb: R. Thomas Oliphant, AsstVP

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Hd: Walter Leck, MktgRep

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Hd: H. G. Williams, II, VP&TO

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TrOpers: Joe White, VP&TO
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TrOpers: H. M. Richmond, VP&Csh
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Hope

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Dennis Ramsey, VP&AsstTO
FIRST NATIONAL BANK
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501/777-2363 Tr/u$1 Mil
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PersTr,ComTrF: Winnie Trawick, TO
CorpTr,EmplBen,TrOpers: John Jacobs, VP&TO
TrOpers: Mose Kyle
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PersTr,EmplBen: Gene Parker, VP&TO
CorpTr,TrOpers: Lola Fisher, AsstVP&TO
Trinv,ComTrF: Mike Dowling, TrinvO

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CorpTr: Mary Alice Showmar, TrAdm
Trinv: Jim Kennedy, SrVP
EmplBen: Page King, TrAdm
TrOpers: Paul Steadman, TOpMgr
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TrOpers: Randy Sims, TOpO
TrCoun: J. H. Rice, Jr.
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TrOpers: Diane E. Cailloux, TrAsst

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Henry McCord, VP&TO
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ComTrF: G. W. Binns, TO
EmplBen,Nb: Joe Erwin
TrOpers: Frances Heard, TOpO
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Anne B. Roark, AsstTO
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71655
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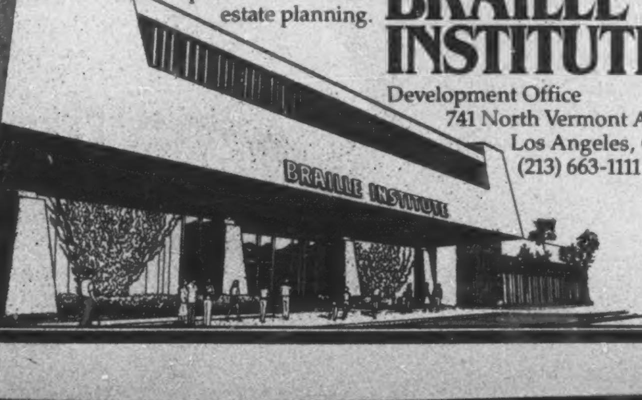

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Co-ordSoCal: Howard O. Wilson, SrVP
EmplBen,MktgAdmin: Stephen McDonald, SrVP
DirTrInv: Livingston Jenks, Jr., VP&SrTrInvO
PersTr,Admin: Paul A. Derby, VP&SrTO
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RECo-ord: Peter Dinkelspiel, VP&TO
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EmplBen: Wallace F. Summers, AsstVP&TO
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201 California St., Suite 1630 94111
415/565-7129
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444 Market St. 94111
415/765-9712
(Branch of Los Angeles)
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John K. Dolan, RegMgr

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Betty R. Carter, SrVP
Sharon S. Noordewier, SrVP
Bruce R. Hehr, VP&Treas
Charlotte C. Ryge, AsstVP&CorpSec

SECURITY PACIFIC NATIONAL BANK
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Mgr: Derek F. C. Adams, RegVP

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TrInv: Ed Turner, TrInvO
EmplBen: Barbara Tague, SrTO
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CorpTr: Collin Blakley, VP&DptyMgr

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50 California St. 94111
415/774-6000
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Hd: John D. Stephens, VP&SrTO

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FmlyAccts: William A. Stimson, VP&SrTO
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EmplBenTrNoCal: Morgan L. Patch, VP
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BANK OF AMERICA,NT&SA
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408/277-7491
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181 Second Ave. 94401
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714/558-2050
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805/963-0811
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1036 State St. 93102
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Hd: Michael J. Bergquist, VP&TO

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TrOpers: C. Cook, TOpSupv

INDEPENDENT BANKERS TRUST CO.
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707/528-6000
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707/542-7460
(District Trust Office of San Francisco)
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805/644-5259
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415/944-2663
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415/945-0224
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COLORADO

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PersTr: Craig E. Tribolet, VP&TO
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UNITED BANK OF DENVER TRUST FACILITY IN COLORADO SPRINGS
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TrAdmSpeclst: Mrs. Linda M. Specht

Delta

COLORADO BANK & TRUST CO.
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303/874-8061 Tr/u$1 Mil
Betty Sharp, TO

★ Denver

CENTRAL BANK OF DENVER
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CorpTr: Jo Anne Moe, TO
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ComTrF: John Campbell
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COLORADO NATIONAL BANK
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PersTr: David R. Endres, AsstVP
Virginia J. Hindley, AsstVP
CorpTr,TrOpers: Morey K. Cohen, VP
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Mark L. Perkins, AsstVP

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PersTr: Loren A. Vance, SrVP
CorpTr: Milton Janecek, SrVP
TrOpers: Mary K. Anstine, SrVP
ComTrF: Caleb Gates, VP
TrInv: Kenneth Penland, VP
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Cia Wenzel, AsstTO

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Phillip J. Hogue, Pres
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Ritis S. Skinner, VP
Robert R. Rider, Jr., VP

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TrInv,ComTrF: E. W. Hodge, TO
TrOpers: Kathryn Gold, TO

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TrOpers: Robert Pashe, VP&TO

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TrOpers: Susan Suminski

Englewood

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303/761-1420 Tr$205 Mil
Hd: Gerald L. Priebe, SrVP&TO
PersTr,CorpTr,EmplBen,Nb: John K. Weckbaugh, VP&TO
TrInv: Greg McNichol, TO
Prob: Robert Jobin, VP&TO
ComTrF,TrOpers,Admin,Acctg: Scott Hammer, TO
OfcMgr: Mildred Post, TOpO

Fort Collins

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303/482-4861 Tr$151 Mil
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PersTr: Robert F. Ditzfeld, SrTA
CorpTr: Lorene Tague, TA
PersTr: Janet Douglas, SrTA
PersTr: John Blair, TA
PersTr: Nancy Vetterling, TA
EmplBen: Trudy Sargent, TA
TrOpers: Shirley Williams, TO

UNITED BANK OF FORT COLLINS,NatAssn
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303/482-1100
Hd: Phyllis C. Hancock, SrVP&TO
EmplBen: Betty Callahan, TO
PersTr: Amy Kemp, TO
TrOpers: Cinda Smith
Nb: Robert C. Criswell, TO

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,Nb: Catherine C. Stroh, SrTO
ComTrF,EmplBen: David J. Ohman, TO
TrOpers: Kathi Akin, OperAdm

THE FIRST NATIONAL BANK OF FORT MORGAN
P.O. Box 550 80701
303/867-8281 Tr$6 Mil
Hd: Donald F. Rosenstein, TO
TrOpers: Alberta Zittle, AsstTO

Grand Junction

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5th & Main Sts. 81501
303/243-2411, Ext. 264 Tr$80 Mil
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PersTr: Charles W. Bates, VP&TO
EmplBen: Markley G. Metzger, VP&TO
TrOpers: Sharon Daniels, TrOpersMgr

UNITED STATES BANK
P.O. Box 908 81501
303/243-1611 Tr$130 Mil
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PersTr,TrOpers: Lois K. Robinson, TO
CorpTr: Randilyn Schmittou, AsstTO
EmplBen: Rick Maradik, AsstVP&TO

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303/352-1651 Tr$60 Mil
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PersTr,TrOpers: James W. Price, SrTO
CorpTr: Carol A. Cox, TO
REF: Donald L. Lindauer, FM

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303/356-1234 Tr$75 Mil
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PersTr: Clifford H. Dean, VP&TO
FMgt: Vern Moser
CorpTr,TrOpers: Dennis Swartz, AsstVP&TO

UNITED BANK
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303/356-1000 Tr$34 Mil
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PersTr,EmplBen: Robert A. Cowles, PersTO
ComTrF,TrOpers: Roland N. Hayes, Jr., VP&TO

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Nb: Jerry L. Humrich

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P.O. Box 15008 80215
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CorpTr: Maxine Tyler, TrAdm
ComTrF,EmplBen: Alan Wyngarden, TO
TrOpers: Cheryl Welsh, TrAdm
HR 10 Plans: Michelle Sullivan-Johnson, TrAdm

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81054 Tr/u$1 Mil
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303/794-4291 Tr$6 Mil
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TrOpers: Shirley Mann

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PersTr,Opers: Virginia Dawson, TO
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303/776-5757 Tr$8 Mil
Hd: Tom R. Kiteley, TO

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303/669-4040 Tr/u$1 Mil
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EmplBen: Barbara Clementi, AdmAsst
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CorpTr,EmplBen: Steven E. Melvin, VP&TO
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CorpTr: Inez Pitt
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CorpTr: David Sampson, AsstVP&GpTO
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Hd: Marion Y. Stiner, VP&TO

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Bernard C. Kehler, TO
TrOpers: Marlene C. Boyer, TOpO
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TrInv: Kent R. Herr, VP&TrInvO
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TrOpers: Bruce E. Fyfe, TOpO
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813/347-9711
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PersTr: Larry D. Surgeson, VP&SrTO
CorpTr,EmplBen: Lonnie V. Malatino, VP&CTO
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Margaret B. Nursey, TO
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TrOpers: Jean Clark

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CorpTr: Gilman Gauvin, TO
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Hd: Stan Walker, TO

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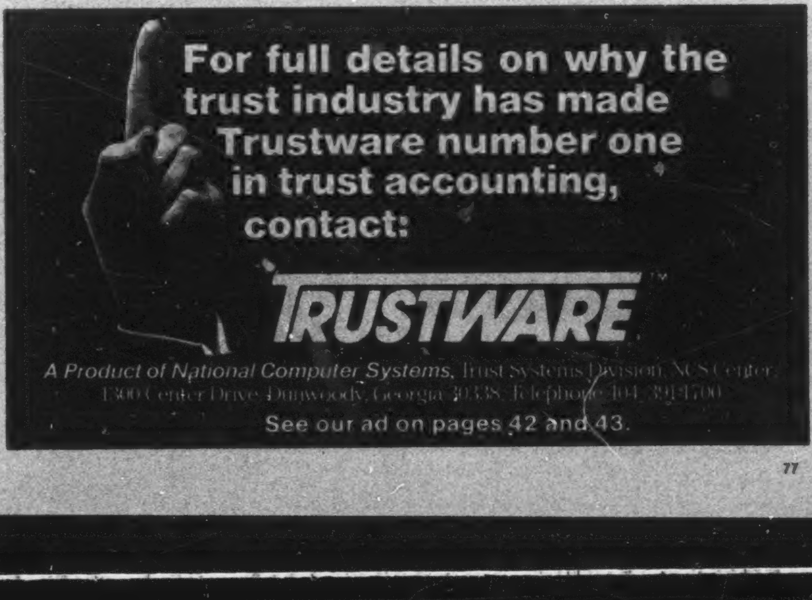
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Hd,PersTr,TrInv,Nb: Richard L. Martens, AsstVP&TO

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ELMHURST NATIONAL BANK
P.O. Box 26 60126
312/834-2100 Tr$98 Mil
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PersTr: George T. Necas, AsstVP&TO
CorpTr: Anne Dunne, AsstTO
TrOpers: Betty J. Eide, TO
TrInv,EmplBen: Arnold E. Bruns, VP&TO
Nb: Michael Welgat, VP&TO

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOper: Chrystal McGuin, Adm

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Robert Figorelli, ExecVP
TrOpers: Anthony J. Diasio, VP
Nb: Barbara D. Love, AsstVP&AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-5454 Tr/u$1 Mil
Hd: Allan R. Payne

Evanston

FIRST NATIONAL BANK & TRUST CO. OF EVANSTON
800 Davis St. 60204
312/866-5510 Tr$130 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Paul H. Fricke, VP
TrOpers: Quentin L. Hardisty, AsstVP
Nb: Edith S. Rowell, VP&TO

STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$300 Mil
Hd: Charles D. Bornarth, SrVP&TO
PersTr: C. David Howell, VP&TO
PersTr: Edward L. Fleming, VP&TO
TrInv: Wm. Pitzele, VP&TO
ComTrF: Wendy J. Starkweather, AsstVP&TO
EmplBen,Nb: George Hinners, AsstVP&TO
TrOpers: Marily Gardt, TO
Prob: Wayne H. Goble, Jr., AsstVP&TO

WASHINGTON NATIONAL TRUST COMPANY
State National Plaza, Ste. 820 60201
312/866-5177 Tr$37 Mil
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TrInv: James E. Dresmal, TO
EmplBen: G. David Smith, SrTO
TrOpers: Patricia Brennan
Nb: Anne Karno, Dir

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$20 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Robert M. Honig, SrVP&TO
Franklin Sellers, AsstTO
Gregory Siss, AsstTO

HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$17 Mil
Hd: Albert C. Baldermann, VP&TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J. H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$4 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr$2.5 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA BANK & TRUST CO. OF FAIRVIEW
Rt. 50 At State Rt. 159 62208
618/397-7200
Hd: Bruce D. Barton, ExecVP&TO
PersTr: James R. Hipes, VP&TO
CorpTr: Kay Null, TrAdm
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Grodeon, SrVP&PenTO

Farmer City

FARMER CITY STATE BANK
P.O. Box 166 61842
217/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/a$3 Mil
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PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620
Hd: Kenneth A. Urban, SrVP&TO
TrOpers: Jill C. Resnick, TO
EmplBen: Paul W. Lindvall, TO

STATE BANK OF FREEPORT
P.O. Box 30 61032
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PersTr: William R. Schlinkert, AsstVP&TO
TrInv: Milo I. Goldhagen, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
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Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
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309/343-4141 Tr$5 Mil
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FARMERS & MECHANICS BANK
21 East Main St. 61401
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Hd,TrInv,EmplBen,Nb: Donald A. McLaughlin, VP&TO
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
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PersTr: Sidney Brady, TO
CorpTr,EmplBen: R. Lane Smallwood, VP&TO
TrInv,ComTrF,TrOpers: Charles A. Linn, VP&TrInvO
Farm: Raymond Kreig, VP&FM

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CENTRAL TRUST & SAVINGS BANK
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Geneva

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21 N. Third St. 60134
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Hd: Michael V. Smith, VP&TO
TrOpers: Robert L. Zeller, AsstTO

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$6 Mil
Hd: Gary L. Moline, TO

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GERMANTOWN TRUST & SAVINGS BANK
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Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
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Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$3 Mil
Hd: Larry D. Thorpe, ExecVP&TO

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FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
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Shirley Sweatman, Csh&VP
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Mildred Nielson, AsstTO

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BANK OF HICKORY HILLS
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Hd: Mildred Weidner, TO

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FIRST NATIONAL BANK
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18600 Dixie Hwy. 60430
Hd: William J. Murphy

Hoopeston

CITY NATIONAL BANK
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217/283-6671 Tr$5 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstCsh&TO

Itasca

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312/773-0350 Tr$5.2 Mil
Hd: Jack E. Mensching

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/245-5151 Tr$34 Mil
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Matthew A. Smith, TO
Farm: Douglas J. Thompson, FM
Allan Worrell, AsstFM
Jane E. Doyle, AsstTO
Kim Marshall, TrustAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$37 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$5 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
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815/726-4371 Tr/o$85 Mil
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TrOpers: James Alexa, AsstVP
Mo: Ann Wurtzberger, AsstTO

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Robert E. Leckrone, Chm&TO
Robert L. Porter, Pres&TO

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121 N. Chicago St. 60431
815/723-0683, Ext. 321 Tr$11.5 Mil
Hd: Michael D. Wimberly, VP&TO
TrOpers: Rita Schoenstedt
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UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-6020 Tr$100 Mil
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PersTr, EmplBen: H. Dale Hartman, VP&TO
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, VP&TO
TrOpers: Diane C. Rolf, AsstTO

Jonesboro

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PersTr: D. C. Mitchell, TrAdm
TrInv: C. D. Lindokken, IO
EstAdmin: R. R. Choplinski, TO

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
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FIRST TRUST & SAVINGS BANK
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KANSAS STATE BANK
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KEMPTON STATE BANK & TRUST
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Lebanon

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TrInv: Clark G. Davis, SrVP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, SrVP&TO

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Joann H. Anderson, AsstTO

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Hd: George E. Batten, VP&TO

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A. Faye Daily, VP,Csh&AsstTO

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312/447-5600
Hd: Judy Paloucek, TO

Macomb

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PersTr,Prob,Nb: Allen S. Worsley, AsstTO
TrOpers: Alice Thorman, AsstTO
Farm: R. J. Solomon, VP&FDM
C. C. Spencer, AsstVP&FM
Mark T. Kettlekamp, AsstVP&FM

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CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

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B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

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Hd: Don Schaačk, ExecVP&TO
Walter W. Butler, Pres&AsstTO

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618/566-2131
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PersTr: Earline Veltman, TO
TrInv: Clark G. Davis, SrVP&TO
Nb: James R. Hipes, VP&TO
Pens: Gerald R. Grodeon, SrVP&TO

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
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Farm: Steven L. Johns, FM
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TrOpers: Leonora Walker, AsstTO

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EmplBen: Larry Kolman, AsstTO
TrOpers: Eloise Benes, AsstTO

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Steven O. Riley, VP&AsstTO

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TrInv,ComTrF,EmplBen,Nb: Bryant Goodall, TrInvO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO
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Admin: Mary Watkins, TO
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Hd: Charles E. Stege, Chm&TO
Robert Johanson, Pres&TO

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Hd: G. F. Knudson, ExecVP&TO

STATE BANK OF VIRDEN
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Hd: Willis Willoughby, TO
Larry T. Herron, AsstTO

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Reginald Jokisch, Pres&AsstTO

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TrInv: Robert Hinman, Pres&TO

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312/244-6000
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PersTr,TrOpers: Linda S. Kirby, TO

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TrInv: William J. Kennedy, Jr, TrInvO
EmplBen: Nancy C. Pitt, TO
TrOpers: Robert Moffatt, TOpO
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PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP
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PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

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Hd: James H. Carper, Pres&TO

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TrOpers: Dennis M. Harmeyer, VP&Csh
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PersTr,CorpTr,EmplBen: Linda L. Cooley, TO
TrOpers: Kathryn D. Callen, AsstTO
TrInv,ComTrF: David D. Cornwell, AsstVP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$370 Mil
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PersTr: Roy Kern, VP
CorpTr,TrInv,ComTrF: Jerry J. Harms, VP&TO
EmplBen: Frederic G. Burke
TrOpers: Dennis De Prey, AsstTO
Nb: William A. Tucker, TO

PEOPLES TRUST BANK
One Summit Square, P.O. Box 2345 46802
219/427-8320 Tr$101 Mil
Hd: Bruce F. Brandenburg, VP&SrTO
TrOpers: Roberta Jensen, AsstVP
TrInv,ComTrF: Kenneth Nesler, VP
EmplBen: Michael Millhouse, AsstVP
Gary Johnson, TO
Maureen Grinsfelder, AsstTO
Jill Gutreuter, AsstTO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr$2 Mil
Hd: Kenneth W. Deckard, Pres&TO
Wendell H. Brown, VP,Csh&AsstTO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
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Tim Unger, VP&TO
Philip L. Birge, TO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$19 Mil
Hd: Tom Rohrabaugh, SrVP&TO
Judson J. Costlow, TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$7.7 Mil
Hd: Wayne Roush, VP&TO

UNION BANK & TRUST CO.
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317/736-7191 Tr$15 Mil
Hd: Robert D. Heuchan, TO

French Lick

SPRINGS VALLEY BANK & TRUST CO.
College & Maple Sts. 47432
812/936-9961 Tr$65 Mil
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EmplBen: Jean Bird, AsstVP&AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
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Hd: James W. Lemon, Csh&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabell, ExecVP&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6178
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GARY NATIONAL BANK
P.O. Box 209 46402
219/738-4000 Tr/o$132 Mil
Hd,TrInv: F. D. Michael, SrVP&TO
PersTr,Agcy: C. E. Sayers, TO
EmplBen: K. J. Ryan, AsstVP&TO
ComTrF: B. J. Rakos, AsstTO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

FIRST VALLEY BANK
301 E. Main St. 46933
317/674-2281 Tr$9 Mil
Mgr: Peg Smidt, TO

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$35 Mil
(Branches in Millersburg, New Paris and Wakarusa)
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PersTr,TrOpers,Nb: G. Thomas France, VP&TO
PersTr,TrOpers: Beverly Connelly, TO
TrInv,PersTr,EmplBen,Nb: Willard J. Warwick, TrInvO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$20 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, AsstTO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstTO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$4 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$5 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO

Greensburg

DECATUR COUNTY BANK
314-326 W. Main St. 47240
812/663-4622 Tr$5.2 Mil
Hd: Paul E. Nagel, Pres&TO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-4711 Tr$15 Mil
Hd: Robert E. Cheatham, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave. 46142
317/882-3537 Tr$25 Mil
Hd,TrInv,EmplBen: Lowell E. Miller, SrVP&TO
PersTr,CorpTr,Nb: Pat K. Van Valer, TO
TrOpers,Nb: Wesley R. Klutts, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Calvin Bellamy, ExecVP&TO
PersTr: Cletus F. Epple, TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$40 Mil
Hd,PersTr,EmplBen,Nb: Theresa L. Soucy, TO
TrOpers,ComTrF: Kathleen A. Cross, TOpO

MERCANTILE NATIONAL BANK
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, Jr., SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Lynn Jean Gilliland, AsstVP&AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$4.5 Mil
Hd: Raymond A. Cline, Pres&TO
Margaret Sones, AsstTO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
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Hd: Robert McGinley, TO
William Mullins, AsstTO

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9701 Indianapolis Blvd. 46322
Tr$25 Mil
Hd: Dennis Churilla, VP&TO
TrInv: Dennis Bielfeirt, 2ndVP

Holton

THE NAPOLEON STATE BANK
812/689-6812 47023
(Branch of Napoleon)
Mark Comer, Mgr
Herbert L. Kestler, Csh

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, AsstVP&TO

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$9 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, VP&TO

★ Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.1 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
ASSET MANAGEMENT GROUP
William R. Fry, SrVP&ChIO
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ADMINISTRATION & PLANNING
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FIXED INCOME MANAGEMENT
Leif E. Nulsen, VP&IO
EQUITY MANAGEMENT
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TRUST DIVISION
Eric A. Manterfield, VP&SrTO
PERSONAL TRUSTS & AGENCIES
Walter C. Gross, Jr., VP&TO
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PERSONAL INVESTMENT SERVICES
Josephine M. Webster, VP&IO
ESTATES & GUARDIANSHIPS
Eric A. Manterfield, VP&TO
TRUST REAL ESTATE
Vincent A. Raja, VP&TO
SUPPORT SERVICES DIVISION
Gary B. Brown, VP&SrTO
CORPORATE TRUST
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TRUST POLICY ADMINISTRATION
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TRUST OPERATIONS
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Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Robert Jacobson, VP&TO
TrOpers: Martin Russell, VP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, VP&TO
EmplBen: James Foust, 1stVP&TO

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.6 Bil
Hd: Daniel L. Fleck, SrVP
Mktg: Stanley M. Harris, VP&TO
TrCoun: Mary Y. Marsh, VP&TrCoun
AcctAdmin: Thomas P. Ewbank, VP&TO
PersTr: R. Michael Miner, VP&TO
ComTrF: Elizabeth Meitzler
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: Glenn V. Angermeier, AsstTO
Tax: Albert Slater, TO
TrInv: Merle F. Kuhlman, VP&SrTO
TrOpers: Richard E. Stierwalt, AsstVP&TO
Nb: Deane Nelson, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$30 Mil
Hd,PersTr,CorpTr: Terry L. Young, VP&TO
Marilyn Karnatz, AsstVP&TO

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$32 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Carma Doyle, TO
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
P.O. Box 310 47546
812/482-1314 Tr$18 Mil
Hd: Robert J. Beckman, SrVP&TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$19 Mil
Hd,TrInv,Nb: Michael D. Waiz, VP&TO
TrOpers,CorpTr: Ralph B. Barany, TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 828 47130
812/288-9001 Tr$16 Mil
Hd: Gary L. Johnson, VP&TO
PersTr,TrOpers: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1500 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr/u$1 Mil
Hd: Merritt Diggins, VP&TO
TrOpers: Richard Helmkamp, VP

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Don E. Wilson, SrVP&TO
TrOpers: Lois Norris, AsstTO

Knightstown

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104 E. Main St. 46148
317/345-2141 Tr$1.2 Mil
Hd: R. L. Myers, Pres&TO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
John J. Zechiel, VP&TO

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$9 Mil
Hd: Linda C. Gelber, TO

UNION BANK & TRUST CO.
Main at Mulberry 46901
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Hd: Merrill A. Brunk, SrVP&TO
TrInv: John O'Donnell, TO
EmplBen: Roselyn Lewis, TO
TrOpers: Betty L. Boles, VP&TO
Nb: Stanley Moore, TO
RE: James P. White, TO

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$70 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin
TrInv: Kurt E. Wilson
RE: Lawrence A. Anthrop, TO
Farm: Donald J. Sigman, FM

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Jack H. Page, SrVP&TO
PersTr,Est: Shirley M. Osterling, TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTr: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Farm: Ralph E. Jackson, VP
Tax: Donna J. Ramsey, AsstVP&TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$95 Mil
Hd,EmplBen: A. Daniel Oderkirk, SrVP&SrTO
PersTr: James S. Backoff, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
EstAdmin: James M. O'Dwyer, VP&TO
Marion K. Savoldi, AsstVP&TO
Janet Collins-Cutler, TrAdm
TrOpers: Alberta Barker, TrOpersSupv

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$4 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$30 Mil
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PersTr,Nb: G. A. Marx, AsstVP&TO
TrOpers: E. L. Satkoski, AsstTO

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601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$10 Mil
Hd,Nb: Lawrence J. Mazur, VP&SrTO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen: Carol L. Geleske
TrOpers: Paula Nowatzke

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.6 Mil
Hd: Susan Smith, VP&TO

Lebanon

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P.O. Box 528 46052
317/482-3321 Tr$12 Mil
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PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
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Hd: R. A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
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Kerry Ringgenburg, AsstVP&TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$3 Mil
Hd: Ted J. Montgomery, ExecVP&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
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Hd: Thomas E. Conner, Pres&TO
James McClellan, Jr., VP&TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
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Linton

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P.O. Box 191 47441
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219/722-2274 Tr$6.5 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
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Hd: Richard Cassidy, SrVP&TO
Russell Fry, VP&TO
Evelyn Stepp AsstTO

Loogootee

THE UNION BANK
P.O. Box 137 47553
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Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

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P.O. Box 98 47355
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Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, ExecVP&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

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47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$18 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO
Doris Konkle, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46952
317/668-8111 Tr$37 Mil
Hd: Jack S. Kightlinger, VP&SrTO
ComTrF,TrOpers,Prob: David J. Raabe, AsstVP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$2 Mil
Hd: David L. Spangler, Pres&TO

FIRST NATIONAL BANK
P.O. Box 68 46952 Tr$27 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$2.8 Mil
Hd: James S. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
P.O. Box 8030 46410
219/738-6178
(Branch of Gary)
Hd: D. H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$44.5 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
Nb: Connie Kmetz, AsstTO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$75 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO
Michael V. Riley, VP&TO
Janet K. Carter, TrInvO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3.8 Mil
Hd,PersTr,ComTr,Nb: Sam H. Hoover, Jr., Pres
CompTr,TrInv: Raymond Mott, VP
TrInv: Floyd Plank, VP

Milan

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FIRST NATIONAL BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/255-3711 Tr$20 Mil
Hd: Paul J. Tillemans, VP&TO

VALLEY BANK & TRUST CO.
310 W. McKinley
P.O. Box 374 46544
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Hd,CorpTr,TrInv: Craig M. Mann, VP&TO
PersTr,EmplBen,TrOpers: Janet L. Dawson, TO
Nb: Charles H. Beutter

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 28 46960
219/542-2121
Hd: Claiborn M. Womsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Pres&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$3 Mil
Hd: S. H. Richer, SrVP&TO

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$24.9 Mil
Hd: K. W. Goss
EmplBen,Nb: A. T. Stephens
TrOpers: Mrs. Lucy Brown

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E. J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$230 Mil
Hd: Richard M. Groves, VP&SrTO
TrInv: James Ayers, VP&TrInvO
EmplBen; Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Collard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
PersTr: Mrs. Florence Faulkner, TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$50 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$158 Mil
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CorpTr,PersTr: John E. Hilficker, VP&TO
TrInv,ComTrF: Thomas R. Wagley, VP&InvO
EmplBen,Nb: Gary P. Bartlett, AsstVP&TO
TrOpers: Ronnld D. Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

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9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
47034
812/852-4990 Tr/u$1 Mil
(Branch of Holton)
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$5 Mil
Hd: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$22 Mil
Rebecca C. Bone, VP&TO

UNION BANK AND TRUST OF NEW ALBANY
400 State St. 47150
812/945-3534 Tr$12 Mil
Hd: William A. Young, VP&TO
Dan R. Biggs, TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO

FIRST NATIONAL BANK IN NEW CASTLE
1338 Broad St. 47362
317/529-3130 Tr$10 Mil
Hd: Charles D. Stinard, Jr., VP&TO
Judy Smith, AsstTO

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P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$51 Mil
Hd: Dan J. Padgett, VP&SrTO
EmplBen: Debra Skinner, AsstTO
PersTr: Mary Jane H. Cook, TO

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr/u$1 Mil
Hd,PersTr,CorpTr: Lloyd R. Howe, Pres
John Logan, VP&Csh
Carol J. Weiss, AsstTO

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Arlt, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$11 Mil
Hd: Richard Wheeler, TO
Lindy Lyborger, Pres&TO

North Vernon

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FIRST NATIONAL BANK
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319/266-1794 Tr/u$1 Mil
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R. L. Jensen, Csh&AsstTO
Sue Luhring, AsstTO

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BRENTON BANK & TRUST CO.
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P.O. Box 4331 52407
319/364-9135 Tr$51 Mil
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Nb: Mary Miller, AsstTO

FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$2 Mil
Hd: Gary Samek, TO

GUARANTY BANK & TRUST CO.
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3rd Ave. & 3rd St. 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, AsstTO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4211 Tr$270 Mil
Hd: Richard J. Ryan, SrVP
PersTr: John Houar, TO
CorpTr: Mrs. Elizabeth Brown, TrAdm
TrInv: James E. Fine TO
TrOpers: Judith K. Everett, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$115 Mil
Hd: Gary Ernst, SrVP&TO
PersTr: Steve Marget, TO
CorpTr: Peter Welch, AsstTO
TrInv: Mark Collison, TrInvO
EmplBen: Joseph Starcevic, AsstTO
ComTrF: Diane Evans, AsstTOpO
Nb: Vernon Gericke, VP&TO
TrOpers: Lila Helms, TO

UNITED STATE BANK
129 16th Ave., S.W. 52404
319/366-8413 Tr$48 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: Michael M. Burds, AsstTO
PersTr,TrInv,Nb: Richard I. Vesole, AsstTO
TrOpers: Linda L. Larson

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CENTERVILLE NATIONAL BANK
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
Hd: R. F. Malmberg, Chm&TO

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Hd: David Taylor, Pres

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Hd: John M. Maurice

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Katherine Lalor, AsstTO

Cherokee

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Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

THE STEELE STATE BANK
P.O. Box 1024 51012
712/225-2504 Tr/u$1 Mil
Hd: T. J. Steele, Pres&TO
PersTr: G. A. Dobson, VP&TO
Farm: N. L. Bark, VP
TrOpers: J. A. Oswald, VP&AsstTO

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

THE CLARENCE SAVINGS BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&AsstTO
Lloyd Hasselbusch, Csh&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
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EmplBen: G. W. Richardson, Csh

Clarion

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Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr/u$1 Mil
Hd: D. C. Dougherty, SrVP&TO

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CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
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PersTr: Bruce Dunlap, TO

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Hd: W. C. Hamilton, TO

Conrad

THE FIRST STATE BANK
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James J. Malloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
Hd: Eugene Schulke

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COUNCIL BLUFFS SAVINGS BANK
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712/325-2951 Tr$60 Mil
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PersTr: Joan Riddle
TrInv: Wesley D. Lacy
EmplBen: Dorothy Slama, TO
TrOpers: Sonia Proctor
FmMgmt,Nb: Gary Thien, FM
Kelly Summy, FM
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FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Hd: Donald W. Daly, VP&TO
TrAdmAsst: Louis V. Reifschneider

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Dale E. Maron, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr/o$1 Mil
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Creston

IOWA STATE SAVINGS BANK
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Dallas Center

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Hd: Roger D. Winterhof, Pres&TO
PersTr: Bruce Seymour, ExecVP&TO
Nb: Al Garson, TO

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DANVILLE STATE SAVINGS BANK
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Roger D. Burt, VP&TO

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319/383-3211 Tr$190 Mil
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R. E. Kautz, SrVP
S. C. Briggs, TO
R. C. Baustian, TO
Steven P. Hook, TO
R. V. Oakes, TO
M. M. Volz, Jr., TO
B. R. Hunt, AsstTO
L. R. Kelly, AsstTO

FIRST TRUST & SAVINGS BANK
P.O. Box 940 52805
319/324-2111 Tr$30 Mil
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TrOpers: Bonny Thompson, AsstTO

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100 E. Kimberly Rd. 52806
319/388-2654 Tr$20 Mil
Hd: Thomas C. Fritzsche, SrTO
Mrs. Margo A. Hancock, TO
Debra Morris, AsstTO

Decorah

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Hd: Bea Strinmoen, AsstTO

★ Des Moines

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PersTr: Pat Coyle, AsstVP&TO
TrInv: Roger Grefe, AsstVP&TO
EmplBen: Jim Greenfield, TO
TrOpers: Marilyn Carlson, AsstVP
Nb: Richard D. Needham, TO

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EmplBen: Claire Cole, AsstTO
David Wright, TO
Nb: Thomas J. Flynn, TO

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TrInv,ComTrF,EstPlng,EmplBen: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO

IOWA (Cont'd)

Des Moines (Cont'd)

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Peggy A. Rivers, TrAsst

IOWA-DES MOINES NATIONAL BANK
Seventh Ave. & Walnut St. 50304
515/245-3202 Tr$650 Mil
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PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olson, SrTO
TrInv: Lewis C. Cobb, Jr., VP
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

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P.O. Box 3660 50322
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Mgr: Denise S. Lange, TO

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Locust at 6th Ave. 50304
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CorpTr,EmplBen: Gerald Neal, SrCTO
TrInv,ComTrF: Ronald W. Nienow, VP
TrOpers: Judith J. Bartlett, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

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515/245-6222 Tr/o$134 Mil
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PersTr,Nb: Michael Hyzer, TO
PersTr: Susan P. Cramer, TO
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TrInv,CorpTr,ComTrF: Larry Cobb, TO
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CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: James P. Cooney, TO
TrOpers: Robert J. Donovan, TO
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319/582-3655 Tr$80 Mil
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PersTr: Mark J. Willging, TO
PersTr: Kenneth E. Weitz, TrAdmO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO

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Kanawha

FARMERS STATE BANK
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TrOpers: Mrs. Ellen Nepote, VP-Tr

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Dave Anderson, SrVP&TO
John Kamerick, VP&TO
Earle Bellamy, VP&TO

IOWA STATE SAVINGS BANK
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515/842-3138
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Katheryne Sims, TO

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Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
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Hd: Alvin Lynes, VP

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Nancy Goedert, TrAsst

LeMars

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712/546-7811

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Hd: Ward Kilgore, Pres

Lester

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(Branch of Rock Valley)
Hd: Andrea Van Beek, TO

Livermore

LIVERMORE STATE BANK
P.O. Box 269 50558
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Hd: Robert L. Wilson, Pres&TO

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O. E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
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Hd: William K. Stout, ChmBd,Pres&TO

Madrid

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Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.8 Mil
Hd: Gerald T. Burke, VP&TO
FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
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Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK
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712/882-1343 Tr$1 Mil
Hd: J. R. Welch, Pres
MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$3 Mil
Hd: C. G. Whiting, ChmBd&TO
TrOpers,Nb: J. G. Whiting, Pres&AsstTO
Leo A. Dean, Jr., Csh&AsstTO
Ed Henkenius, AsstVP

Maquoketa

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319/652-2491 Tr$7 Mil
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TrOpers: Helen Hute, AsstVP&AsstTO
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Merrill

FARMERS STATE BANK
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712/938-2556
Hd: C. L. Carlson, VP

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RACCOON VALLEY STATE BANK
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Hd: Loran W. Wilson

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TrInv: James Bartels, Pres&TO

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Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
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Fredrecia H. Kepple, AsstTO
TrOpers: Jo Ann Korn

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Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

Hill City

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Hd: R. W. Culley, Pres

Hoxie

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PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, AsstCsh&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

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TrOpers: Stuart L. Schrader, TO

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Terry L. Henry, TO

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PersTr,Nb: Dave Hederstedt, VP&TO
PersTr,Nb: Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO

HUTCHINSON NATIONAL BANK & TRUST CO.
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PersTr: Shirley Long
CorpTr: J. P. O'Sullivan, Jr.
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Chris Bontrager

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CITIZENS NATIONAL BANK
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316/331-4800
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Inman

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Della Schnackenburg, TrAdmO

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Kansas City

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PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, AsstVP&AsstTO
TrOpers: Rose Marie Peel, AsstTO

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6th & Minnesota Ave. 66117
913/371-0035 Tr$180 Mil
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PersTr: Earl D. Tjaden, VP
CorpTr,EmplBen: R. H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
Nb: Arlene Kirk, TO
TrInv: James L. Moffett, CFA,VP&TrInvO

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P.O. Box 1370 66117
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Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO

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Hd,PersTr,CorpTr,TrInv: George J. Bu[illegible] Jr., TO
TrOpers: Bernard A. Hugo, Csh

KAW VALLEY STATE BANK & TRUST
P.O. Box 2189 66110
913/621-3144 Tr Np
Hd: Darrell A. Cantwell, Pres&TO

ROSEDALE STATE BANK & TRUST CO.
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913/236-7700 Tr$3.5 Mil
Hd: Amy O. Walters, SrVP&TO

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One Security Plaza 66117
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PersTr: Thomas A. Wallingford, VP&TO
Kent Sundgren, TO
Patricia Parthe, TO
CorpTr: Raymond J. Hintz, VP&TO
William Ekey, TO
Margaret Hackett, AsstTO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: Virgil Renne, VP&TO
TrOpers: Barbara Haynes, TOpO

THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$1.89 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

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Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
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LEAVENWORTH NATIONAL BANK & TRUST CO.
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EmplBen,TrOpers: Phyllis Woodward, AsstTO

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Hd: William Sander, ExecSrVP&TO

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Carolyn J. Fellows, AsstVP&AsstTO

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TrOpers: Connie Busick, AsstTO
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TrInv: John C. Schmidt, ExecVP
LaVern Allerheiligen, Csh
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TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec

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OpersHd: Peggy von Asselt, TO
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PersTr: Thomas R. Linhoff, TO
TrInv,ComTrF: L. A. Mussman, InvAdm
EmplBen,Nb: R. W. Brillhart, Jr., VP&TO
TrOpers: Eleanor M. Kalis

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Paola

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TrOpers: Judith L. Estes, AsstCsh&AsstTO
EmplBen,Nb: Bruce L. Dickey, ExecVP&TO

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Hd: Glenn J. Ethridge, TO

FIRST NATIONAL BANK & TRUST CO.
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Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&TO

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TrOpers: Helen Morrison, VP&TO

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Julie Sager, TO

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Shawnee Mission

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PersTr: Mike Donnici, AsstTO
EmplBen: Virginia M. Lawson, TO

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Maxine Meyer, VP&AsstTO

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Whiting

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Wichita

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TrOpers: Dale Meyer, VP&Cont

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PersTr: E. A. Duguid, SrVP&TO
S. C. Woods, VP&TO
T. H. Schupp, VP&TO
Nb: Roger Zollers, VP&TO
RE: Elmer Pelton, VP&TREO
CorpTr,EmplBen: John W. Knox, CTO
TrInv: Robert C. Fay, VP&TrInvO
TrOpers: Mrs. Naomi Kelsey, TOpO

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
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TrInv: Everett S. Stepherson, Jr.

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316/943-2211 Tr/u$1 Mil
Hd: Dean Yelenik, TO

SOUTHWEST NATIONAL BANK
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PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Randall W. Nelson

UNION NATIONAL BANK
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PersTr: E. Dean Kennedy, VP&TO
CorpTr: Carol Ball, AsstTO
TrInv,ComTrf: Jerry Corbin, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Robert Whittenberg, AsstTO

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Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

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Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

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KENTUCKY

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PersTr: Kenneth W. Golliher, TO
TrOpers: Linda R. Ward, AsstTO

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PersTr: James O. Schlicht, TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

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TrOpers: Wanda J. Scott, VP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

CITIZENS NATIONAL BANK
P.O. Box 1020 42101
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504/924-9210 Tr$26 Mil
Hd: Richard W. Petrie, Jr., VP&TO
EmplBen: Brendan B. Brosnan, TO
TrOpers: Joanne M. Broughton, AsstTOpO
TrBusDev: Bryan P. Fay, TBDO

CITY NATIONAL BANK
124 Riverside Mall
P.O. Drawer 1231 70821
504/387-2151 Tr$27 Mil
Hd: John S. Hancock, Jr., VP&SrTO
PersTr: Henry Swedlaw, TO

FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/387-2171 Tr$100 Mil
Hd: Paul E. Hicks, VP&TO
PersTr: Charlotte K. Ray, TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: Larry Paddock, VP&TO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO
Nb: H. Brent Bruser, VP&TO

LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$289 Mil
Hd: J. Luther Jordan, Jr., SrVP&SrTO
ComTrF,PersTr: T. Warren Ogden, SrVP&TO
CorpTr: John S. Adkins, VP&TO
TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R. R. Riche, AsstVP&TOpO
ComTrF: T. Warren Ogden
Nb: Glenn B. Coats, SrVP
W. Page Ogden, AsstVP&TO

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$27 Mil
Hd: R. Keith Jones, TO

THE NATIONAL BANK OF BOSSIER CITY
301 Benton Rd. 71111
318/742-3700 Tr$5.5 Mil
Hd: Georgia S. Almond
TrOpers: Gloria Adkins

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W. C. Earnest, Jr., ChmBd&CEO
Nelson M. Lee, Pres&TO

BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Gaynor L. Gardiner
Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Edward H. Sutter, Pres

ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-3587 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$15 Mil
Hd: Ronald G. Barnes, VP&TO

Hammond

CITIZENS NATIONAL BANK
1903 West Church St. 70401
504/345-3545
Hd: Henry A. Mentz, Jr., TrCoun

FIRST GUARANTY BANK
P.O. Box 520 70401
504/345-7685 Tr$30 Mil
Hd,PersTr,TrInv,ComTrF: Lee R. Spence, VP&ExecTO
CorpTr,EmplBen: John C. Adams, AsstVP&TO
TrOpers: Richard Brown, VP&TO
PersTr: Frances Bardwell, AsstTO

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: J. D. Acklin, Jr., Chm&Pres

LOUISIANA (Cont'd)

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$26 Mil
Hd: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP
TrOpers: Mary Matherne, VP
Nb: Regina Foreman, AsstVP

TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Mark S. Menard, TO
TrOpers,Stk: Pat Babin, TOpO
EmplBen: Mark Duthu

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallougher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
71343
318/339-8571
Hd: R. B. Riley, Pres

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$22 Mil
Hd: H. Arnold Wethey, VP&TO
TrOpers: Laura Russell, AsstTO

FIRST NATIONAL BANK
P.O. Drawer 2190 70502
318/232-1211 Tr$7.2 Mil
Hd: Ferdie J. Venable, VP&TO

GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$278 Mil
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PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

HUB CITY BANK & TRUST
213 West Vermilion St. 70501
318/237-2265 Tr/u$1 Mil
Hd: Keith Breaux, ActngTO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$20 Mil
Hd: Thomas N. Hawkinson, VP&TO
Charles B. Verrette, AsstVP&AsstTO

GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$11 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$20 Mil
Hd: Andrew J. Betz, VP&TO

Lake Providence

BANK OF DIXIE
71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: S. J. Caire, Jr., Csh&TO

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres&TO
TrOpers: Martha H. Alexander, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
Tr$4.1 Mil
Hd: C. Lynn Tubb, SrVP&TO

CENTRAL BANK
P.O. Box 4928 71201
318/362-8500 Tr$50 Mil
Hd: Charles A. Hadden
PersTr: Michael Neal
TrInv: George Bagley, VP
EmplBen: Albert M. Crawford
TrOpers: Diana Fontana

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Shady Wall, TO

OUACHITA NATIONAL BANK
P.O. Drawer 1412 71201
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., AsstTO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: James C. Wainwright, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$1 Mil
Hd: Herbert S. Cobb, Pres&TO

PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, VP&TO

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

BANK OF NEW ORLEANS & TRUST CO.
P.O. Box 52499 70152
504/561-7536 Tr$65 Mil
Hd,PersTr,CorpTr,TrInv: J. Critington Lorio, VP&TO
EmplBen,Nb: Shirley G. Mattix, AsstTO
TrOpers: Victor J. Miller, TO
Philip Batson, TO

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$170 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: Fred M. Smith, SrVP&TO
ComTrF,TrOpers: John H. Ledger, VP
Nb: Alois S. Jurciu, VP

HIBERNIA NATIONAL BANK
P.O. Box 61540 70160
504/586-5531 Tr$1.85 Bil
Hd: W. Larry Floyd, VP&Mgr
PersTr: Pierre F. Lapeyre, VP&TO
CorpTr: Richard Noblett, AsstVP&CTO
TrInv: Rodney J. Abele, VP&TrInvO
EmplBen: William J. Kearney, III, VP&TO
TrOpers: William W. Laurendine, III, VP&TOpO
Nb: Edward Ludacer, VP&TMD
TrAdm: Carl Randall, VP&TO
InvMgt: Allain Davidson, AsstVP&TO

NATIONAL AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$110 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056

PLANTERS TRUST & SAVINGS BANK
P.O. Box 1299 70570
318/948-6582
Hd: John Miller, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
Hd: Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/o$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
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PersTr,CorpTr,TrInv,ComTrF,EmplBen: Gary Wood, VP&TO
TrOpers,Nb: Judy Jones
TrOpers,Nb: Karen Lawrence

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Stephen Johnson, Csh

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
Hd: Larry J. Comeaux

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4631
Hd: Robert E. King, SrVP&TO
PersTr,ComTrF: David H. Nordyke, VP&TO
CorpTr: Robert G. Cockrell, VP&TO
EmplBen: Stephen A. Boose, TO
TrOpers: Wm. G. Miller, TO
TrInv: R. E. Lindquist, TO

FIRST NATIONAL BANK
P.O. Box 21116 71154
318/226-2211 Tr$175 Mil
Hd: Nicholas J. Roppolo
PersTr: Bruce F. Jones
CorpTr: Alex R. Ivins

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/222-2121 Tr$20 Mil
Hd: Ira L. Moss, VP&TO
EmplBen,: Harold J. Byrd, VP&TO
PersTr: Naomi Wheland, TO
PersTr: Ruth Wilson, TO
TrOpers: James C. Lyons, TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: J. B. LaHaye, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Shady Wall, TO

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71259
318/435-7535
Hd: Ray Prickett, TO

MAINE

★Augusta

BANK OF MAINE,NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Jeanna M. Austin, VP&TO
Janet A. White, AsstTO

DEPOSITORS TRUST CO.
(Trust Dept.)
286 Water St. 04330
207/623-4721 Tr$273 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Keith W. Burden, VP&TO
Nb,Admin: Thomas H. Sawyer, VP&TO
Nb: James Brown, NbRep
TrOpers: Frank Jansen, AsstVP&TO

Bangor

DEPOSITORS TRUST COMPANY OF EASTERN MAINE
Washington & Exchange St. 04401
207/945-5611
(Affiliate of Depositors Trust Company, Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Kevin Soucy, NbRep

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$220 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A. P. Picard, TO
Nb: Richard A. Spencer, VP

NORTHEAST BANK & TRUST CO.
2 State St. 04401
207/947-4531 Tr$71 Mil
TrAdmin: Robert M. Parker, Jr., VP&TO
Jean M. Deighan, VP&SrTO
Ron Bissonnette, AsstTO
C. Matthew Olsen, TrInvO
EstAdmin: Sandra W. Patrick, AsstTO

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$42 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$8 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Hd: Robert E. Mitchell, Pres
David C. Shaw, ChmBd&TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 280 04543
207/563-8121 Tr$4.0 Mil
Hd: Judith Mohr

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$5.3 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$4 Mil
Hd: William S. Clark, VP&TO

Farmington

FIRSTBANK,NatAssn
P.O. Box 900 04938
207/778-6511 Tr/u$1 Mil
Hd: Ronald W. Smith, Pres

Guilford

NORTHEAST BANK OF GUILFORD
Bank Square 04443
207/876-3322
Hd: Charles F. Carlisle, Pres
TrOpers: Betty J. Finley, TO

Lewiston

NORTHEAST BANK OF LEWISTON & AUBURN
P.O. Box 3000 04240
207/784-6911 Tr$75 Mil
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Gordon A. Flint, VP&TO
TrInv: William D. Lucas, VP
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers,PersTr: Corinne MacIntosh, TO
Taxes: Penelope Gerry, TO
PersTr: Bruce Stockford, AsstVP&TO
TrOpers: Margaret Heath, AsstTO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$3 Mil
Hd: Francis R. Merkle, VP&TO

Millinocket

NORTHEAST BANK OF MILLINOCKET
P.O. Box 180 04462
207/723-5122
Hd: Arthur A. Comstock, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Charlene Poirier

Portland

CANAL NATIONAL BANK
P.O. Box 231 04112
207/775-6511, Ext. 207 Tr$325 Mil
Hd: Ronald L. Robinson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: A. Peter Babyak, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Donald W. Smith, VP
Nb: Mortimer W. Pratt, VP&TO

CASCO BANK & TRUST CO.
One Monument Sq. 04111
207/774-8221 Tr$240 Mil
Hd: Frank H. Parker, VP-TrSrvcs
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Paul J. White, VP[illegible]vO
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

MAINE (Cont'd)

Portland (Cont'd)

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$600 Mil
(Branch in Bangor)
Hd: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, AsstVP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: H. Cameron McCulloch, VP

Presque Isle

DEPOSITORS TRUST COMPANY OF AROOSTOOK
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHERN NATIONAL BANK
P.O. Box 1029 04769
207/769-2211 Tr$44 Mil
Hd: Robert J. Waldron, VP&TO
TrOpers: Gordon W. H. Buzza, Jr., TOpO
Nb: Brent Jepson, TBDO

Sanford

NORTHEAST BANK
P.O. Box 551 04073
207/324-2202 Tr$26 Mil
Hd: Helen B. Wilkens, VP&TO
TrOpers: Lorraine Baron, AsstTO

Waterville

FEDERAL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$45 Mil
Hd,PersTr,CorpTr,Nb: Henry S. Luckraft, VP&TO
TrOpers: Clarence E. Bickford, VP&TO
TrInv: Edward S. Riggs, TrInvO
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MARYLAND

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PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, TO
TrOpers: Joanne Park, TrOpSupv

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Church Circle 21401
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(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Baltimore

EQUITABLE TRUST CO.
100 S. Charles St. 21201
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Admin: Thomas J. Quirk, SrVP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: William F. Gliss, Jr., VP
EmplBenInv: Josiah J. Willard, III, VP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzello, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$740 Mil
(Branches in Hagerstown and Cumberland)
Hd-Admin: Leslie C. Lee, SrVP&TO
Hd-Inv: Robert G. Wood, SrVP&TrInvO
PersTr-Admin: William J. Gering, VP
PersTr-Inv: Thomas R. McGready, VP
TrOpers,CorpTr,ComTrF: R. Saxon Birdsong, VP
FI/Trdg: M. Elliott Randolph, VP
EmplBenAdmin/Cust: J. Bruce Herd, VP
Instit/EmplBenInv: Robert T. Sweet, VP
Nb-Pers&Inst/EmplBen: Howard E. N. Wilson, VP

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10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.1 Bil
(Branches in Annapolis, Easton, Frederick, Rockville & Towson)
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PersTr: Timothy J. Hynes, III, VP
CorpTr: E. Brinton Wright, III, VP
TrInv: Gary A. Langbaum, VP
CTFAggEq: Lawrence P. Keblusek, VP
CTFCorpEq: Robert M. Phillips, VP
CTFPersEq: Robert S. Maslin, SrIO
CTFFI: Kurt B. Waterval, IO
EmplBen: Richard J. Schroder, VP
Cust: Judy McCoy, VP
Nb,BondAdm: J. Thorpe Staylor, VP
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP

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(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3.6 Bil
(Branches in Bethesda, Easton & Towson)
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AdmHd: F. E. Wurzbacher, Jr., SrVP
PersSvcs: Alexander G. Fisher, SrVP
InstSvcs: Alton A. Shoda, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Randall W. Perkins, AsstVP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
TrOpers,EDP: Ray W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
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PersMktg: W. Rex Lenderman, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Rocourt, AsstVP
ComTrEq: Robert D. McDorman, VP

SUBURBAN BANK
Light & Lombard Sts. 21203
301/685-2000, Ext. 7318
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., AsstVP

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$328 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE TRUST CO.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Joseph J. Blimline, VP

Bethesda

MERCANTILE-SAFE DEPOSIT & TRUST CO.
4650 East-West Highway 20014
301/365-2600
(Branch of Baltimore)
W. Rex Lenderman, VP

SUBURBAN BANK
6610 Rockledge Drive 20817
301/493-2900 T[illegible]$175 Mil
(Branches in Baltimore, Bethesda & Wheaton)
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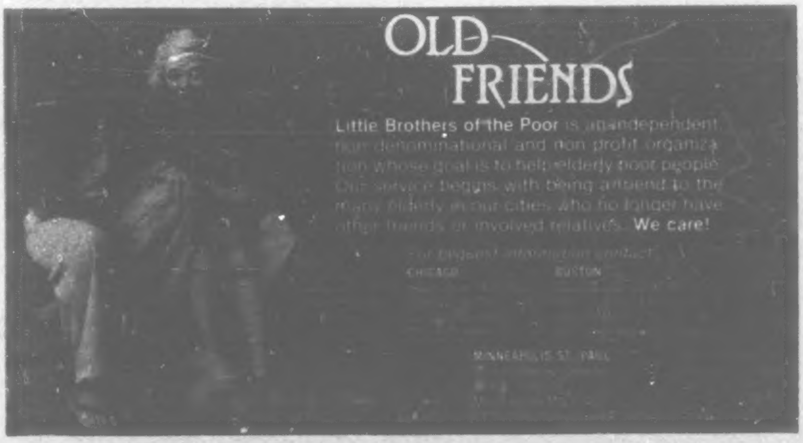
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Hd: L. N. Conzemius, SrVP&TO

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FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
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Irvin Burich, Pres&TO
T. F. O'Connell, SrVP&AsstTO

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WESTERN BANK & TRUST CO. OF MARSHALL
P.O. Box 131 56258
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Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
Opers: Julie Coudron

Minneapolis

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612/789-2471
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TrInv,ComTrF: Frank Kerner, VP&TO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$3.5 Bil
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PersTrScvs: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
PersTr,Est: Paul O. Schliesman, VP
PersTr,InvMgmt: John T. Weingart, VP

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777 Marquette Ave. 55480
612/370-2182 Tr$420 Mil
Hd: E. Thomas Welch, SrVP
AcctAdmin: Karen Omtvedt
TrInv,ComTrF: Charles Silverson
TrOpers: Jim Petrich, AsstVP
Nb: Joan Carr
Nb: John Palmer

MIDLAND NATIONAL BANK OF MINNEAPOLIS
401 Second Ave. S. 55480
612/372-7070 Tr$237 Mil
Hd: W. J. Wallman
PersTr: L. H. Hansen
S. Truchinski
TrInv: C. R. Lundbeck
EmplBen: S. A. Fields
TrOpers: M. G. Messerschmidt
Nb: J. W. Koch

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75 South 5th St. 55480
612/340-3000 Tr$150 Mil
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PersTr: J. J. Fanning, TO
CorpTr: William C. Jones, CTO
Connie Weinman, TO
TrInv: Thomas S. Hull, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Holum, VP

NORTHWESTERN NATIONAL BANK
7th & Marquette Ave. 55479
612/372-8123 Tr$2.634 Bil
(Branch in New York)
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PersTr: C. R. Bailey, Jr., SrVP
CorpTr: D. H. Willard, VP
TrInv: R. B. Mersky, SrVP
ComTrF: E. W. Libby, VP
EmplBen: T. H. Andrews, SrVP
TrOpers: R. J. O'Connor, SrVP
Plan: J. E. Murphy, VP
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Prob: H. H. Halls, VP
Legal: M. Perlman, VP

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218/236-4108 Tr$17 Mil
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TrOpers,TrAdmin: Margaret Metcalf, TrAdm
EmplBenAdmin: Sherry Ringsted, AdmAsst
Nb: Dana Burnham, TNbRep

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STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$90 Mil
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TrOpers: Marion Schnobrich

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RICHFIELD BANK & TRUST CO.
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TrOpers: J. Larry Simpson, MgrOpers
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, IO
EmplBen: Jill Edelstein
Nb: Dale Luthy

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FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$54 Mil
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PersTr&Est: Michaela Belatti, TO
PersTr&Est: V. T. Anderson, VP&TO
TrInv: Adelaide P. Reese, TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO

MARQUETTE BANK & TRUST CO. OF ROCHESTER
206 S. Broadway 55903
507/285-2690 Tr$25 Mil
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Est,Gdnshp,PersTr,TrOpers: Mrs. C. A. Bedney, TO
CorpTr: Mrs. R. C. Globe, TrAdmAsst
Est,Gdnship,PersTr,Taxes: Mrs. A. S. Bodensteiner, TrAdm

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P.O. Box 6478 55901
507/288-0224
Hd: Barbara A. Ferguson

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612/251-3300
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PersTr: Vernon R. Chase, TO
EmplBen,CorpTr: Jerome H. Johnson, TO
TrOpers: Naomi Erdmann, TOpO
Prob,Gdnshp: Randall A. Berns

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ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

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CorpTr: Sandra K. Johnson, AsstTO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: Thomas A. Tustison, TO
TrOpers: Donald A. Ensrud, AsstTO
Nb: Patrick M. Flynn, AsstVP

FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/o$3 Bil
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PersTr: John L. Jerry, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
CorpTr: James A. Ehrenberg, SrVP
CorpAgcy: Virginia M. Terry, SrVP
TrOpers: Harold M. Johnson, ExecVP
Harry L. Holtz, Chm

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612/646-2661
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PersTr: Marlene Middleton, AsstTO

NORTHWESTERN NATIONAL BANK
55 E. 5th St. 55101
612/291-2119 Tr$284 Mil
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PersTr: James G. Lethert, VP
CorpTr: Raymond Johns, VP
ComTrF,TrInv: David A. Beeck, AsstVP
EmplBen, Nb: John A. Maschoff, VP
TrOpers: Paula Flannigan, TOpO
Nb: Drake J. Lightner, AsstVP

Stillwater

THE FIRST NATIONAL BANK
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612/439-4411
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PersTr,CorpTr,EmplBen,TrOpers: John L. Jewell, TO

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612/473-8855 Tr$40 Mil
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EmplBen: Raymond Gardner, AsstCsh

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MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/454-5160 Tr$30 Mil
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TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$30 Mil
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Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

MISSISSIPPI

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BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Chm
PersTr,TrOpers: Kerry Reeder

Bay Springs

BAY SPRINGS BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Thyra M. Sims, VP

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601/247-1454 Tr$2 Mil
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EmplBen: Paul Townsend, Jr., Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

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601/435-5514 Tr$3 Mil
Hd: Glenn L. Swetman, Pres
Mrs. Florence H. Bellais, TO

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601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Lewis J. Weeks, Jr.

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

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CANTON EXCHANGE BANK
P.O. Box 293 39046
601/859-7410 Tr$5 Mil
Hd: Flora J. Rimmer, ExecVP&TO
TrOpers: Zella D. Buntyn, AsstVP&TO

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P.O. Drawer 437 39051
601/267-7311
Hd: H. Frank Rhea, ExecVP,Csh&TO

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601/627-7842
(Branch of Grenada Bank, Grenada)

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P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
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PersTr,CorpTr,TrInv,ComTrF,EmplBen,Nb: James L. Townsend, Jr., VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
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Hd: T. Michael Kuykendall, TO
EmplBen: Pat Brooline, AsstTO

Columbus

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PersTr: Kathy Read, AsstTO
EmplBen: James D. Ferguson, AsstTO
TrOpers: Lucy Flowers

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P.O. Box 431 39701
601/328-1015
Hd: David D. Patty, SrVP&TO

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P.O. Box 631 39701
601/327-3700 Tr$18 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
EmplBen,Mktg: Lee F. Kenney, VP&TO
PersTr,CorpTr,TrOpers: Robert B. Folsom, Jr., VP&TO

Corinth

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601/378-2266
(Branch of Jackson)
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601/453-4121

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TrOpers: Mrs. Rita A. Daves, AsstTO

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ComTrF, EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&TO
CorpTr: Mrs. Nancy Morse, AsstVP&TO
TrInv: George Bensabat, TrInvO
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(Branch of First National Bank of Jackson)
Hd: Al Shiyou, TO

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Mrs. Susanne M. Campbell, VP&AsstTO
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TrOpers: Robert E. Morgan, ExecVP&AsstTO
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P.O. Box 110 63830
314/333-2240
Hd: L. D. Harper, Pres

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TrInv: A. C. Parato, VPInv
EmplBen: V. L. Vinyard, TO
TrOpers: J. Burch, TOpO
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PersTr,CorpTr: Raymond J. Moulis, VP&TO
EmplBen: James R. Hicks, VP
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PersTr: Michael Erb, VP&TO
TrInv: Carl C. Enloe, VP&TO
ComTrF: Ronald H. Spicer, AsstVP&TO
EmplBen: Ronald Movie, AsstVP
TrOpers: Mary Sherrill, AsstVP&TO
Nb: Richard E. Drummond, VP&TO

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BOONE COUNTY NATIONAL BANK
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PersTr: Judy M. Peet, TO
TrInv: John A. Epple, Jr.
EmplBen: Kristen Johnson, TO
TrOpers: Barbara Kribbs, TOpO

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PersTr,TrInv,EmplBen,TrOpers,Nb:
Ben Galloway, AsstVP&TO

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TrOpers: Nedra Moreau, AsstTO
Nb: Ben A. Sellers, Jr., TO

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TrInv,ComTrF: Kent G. Farley, TO
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Prob: Birdie Garoutte, TO
TrOpers: Twila Dickerson, TO

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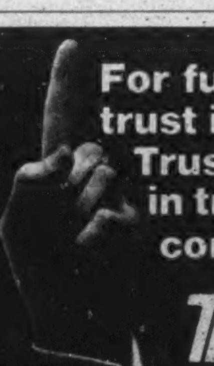

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PersTr,CorpTr: Lee Hafner, VP&TO
TrOpers,ComTrF: Edith Nelson, TOpO
Nb: Paul Fischer, AsstVP&TO
Tax: Patricia A. Martin, AsstTO

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PersTr,CorpTr: Ruth O'Connell, AsstCsh&TO

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(Branch of Billings)
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MONTANA BANK OF BOZEMAN, NatAssn
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406/586-3381 Tr$4 Mil
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TrOpers: Sandy Taylor, AsstTO

Glasgow

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CorpTr,ComTrF,TrOpers: Joann Hopp, TO
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TrOpers: Charlene Bittner, TO

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BANK OF HEMINGFORD
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Nb: Edward J. Sullivan, TO

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NEW JERSEY

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PersTr: John P. Urban, III, TO
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BLOOMFIELD SAVINGS BANK
11 Broad St. 07003
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BANK OF MID-JERSEY
Rte. 130 08505
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TrInv: Robert T. Haver, VP&IO

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TrOpers: Anthony J. Buono, AsstTO

UNITED JERSEY BANK/CUMBERLAND
P.O. Box 100 08302
609/451-3400
Hd: George S. Waddington, ExecVP&TO
Thomas D. Lee, AsstTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
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UNITED NATIONAL BANK
Regional Trust Office
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

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609/386-0091
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MjrOperTrBnkg: Vincent J. Gentile, DivVP
PvtBnkg: Greg Sanginiti, VP
PersTr: Guy K. Dean, III, VP
TrInv: Richard Jayne, VP

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Cherry Hill

HERITAGE BANK,NatAssn
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PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
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PersTr: Harry J. Wyman, TO
EmplBen: John J. Wilson, VP
EmplBen: Amos H. Crowley, VP
William C. Fearon, AsstCont&Csh
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TrOpers: Frances P. Kozick
EmplBen: Jeffrey G. Jacob, TO

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CorpTr: Bernard F. Cimo, VP&TO
ComTrF: James J. Calnon, AsstVP&TO
TrOpers: Thomas J. O'Connor, AsstVP&TO
Nb: M. Scott Eakeley, VP&TO

UNITED JERSEY BANK/CENTRAL
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201/354-7400 Tr$35 Mil
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MIDLANTIC NATIONAL BANK
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201/894-4823
(Branch of Edison)
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PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

UNITED JERSEY BANK
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(Regional Trust Facility of Hackensack)
Hd: Harry S. Stotter, ExecVP

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201/782-3151
Hd: Paul Nosal, TO

Freehold Township

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TrInv: Fred R. Gruber, VP
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Hackettstown

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Nb: Robert J. Mundrane, TO

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Nb: Todd W. Heck, TO

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(Branch of Maywood)
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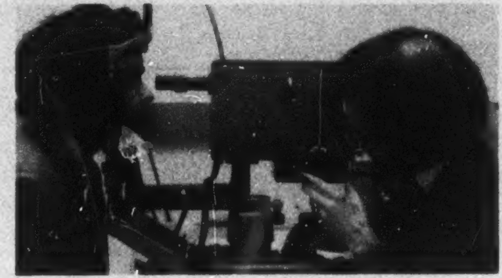

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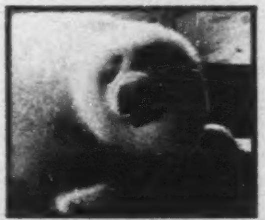

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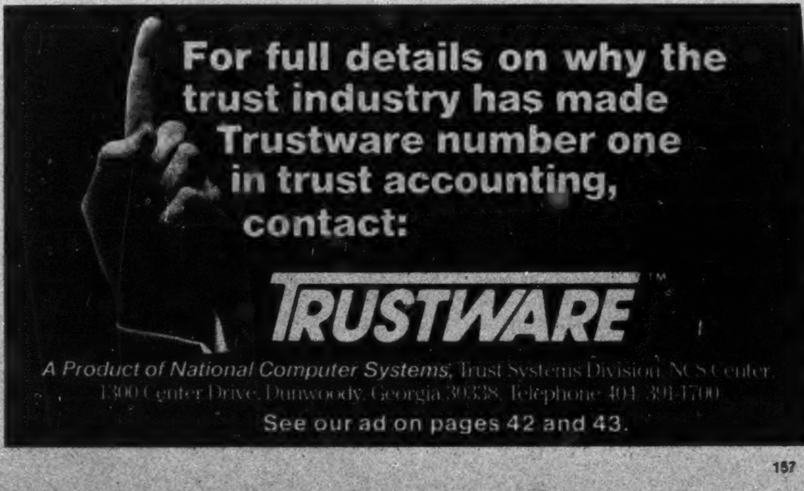

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Ashtabula

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TrInv: C. R. Sayre, VP&TO
PersTr: Linda Childs Henslee, TO
Dwight A. Beebe, TO
CorpTr: Robert E. Martin, Jr., TO
Diana R. Johnson, AsstTO

OHIO (Cont'd)

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/352-5271, 255-1620 Tr/o$13 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: William B. Jones, VP&TO
TrInv: Ashel G. Bryan, Chm&CEO
Nb: John B. Hadley, TO
TrOpers: Cathy Finkhousen, TrAdm/Supv

Canton

AMERITRUST COMPANY OF STARK COUNTY
237 Tuscarawas St. West 44702
216/489-1719 Tr$100 Mil
(Branch of Cleveland)
Hd: Robert Scott, VP&TO
PersTr: Christine Sutton, TO
TrInv: Steven Moore, TO
EmplBen: Rosann Silila, TO
Nb: Tom Haas, SrTrRep

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/455-6711
Hd: George R. Landreth, SrTO&Mgr
PersTr: Lawrence D. Weitzel, TO
TrInv: William A. Pincoe, SrTO
Prob: Rosemary G. Rubin, AsstTO
EmplBen: Randall V. Oakes, Jr., TO
TrOpers: E. Kay Murph

THE HARTER BANK & TRUST CO.
126 Central Plaza North 44702
216/489-5400 Tr$550 Mil
Hd,EmplBen: John R. Withee, VP&TO
PersTr: James P. Kamerer, VP&TO
TrInv: Cary H. Koontz, VP&SrTrInvO
TrOpers: Linda M. Engle, TO
CorpTr: Stephen C. Donatin, TO
ComTrF: Wesley C. Meinerding, TO

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 190 44701
216/454-7071 Tr$48 Mil
(Branch in Alliance)
Hd: Robert M. Sweeney, SrVP&TO
TrInv: Robert L. Hammond, TrInvO
EmplBen: Jeffrey R. Winegard

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr/o$6 Mil
Hd,PersTr,Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schieucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St., 45601
614/773-2644
(Branch of Columbus)
Nb: Charles A. Loy, AsstVP

Cincinnati

AMERITRUST
1110 Carew Tower 45202
513/241-0606
(Branch of Cleveland)
Gary W. Queen, VP
Wm. E. Babis, VP

BANCOHIO NATIONAL BANK
120 East Fourth St., Ste. 220 45202
513/621-3407
(Branch of Columbus)
Nb: Darwin C. Jones, AsstVP

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410 Tr$1.4 Bil
Hd: Joseph D. Landen, ExecVP
PersTr: Jacob G. Schmidlapp, III, VP
CorpTr: Thomas D. Knarr, TO
TrInv: John F. Bohmfalk, Jr., VP
TrOpers: Gene A. Weber, VP

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
513/579-5433 Tr$1.6 Bil
Hd: Terence Lilly, SrVP&TO
PersTr,Nb: Ralph J. Waldvogel, Jr., VP&TO
CorpTr,EmplBen: Edward J. Reasner, SrTO
TrInv,ComTrF: Guido J. Gores, VP&TO
TrOpers: W. Randy Sparks, SrTOpO

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4633
Hd: John M. Bullock, SrVP
PersTr: Charles W. Murphy, VP&TO
EmplBenTr: Henry A. Burgett, VP&TO
TrInv: Harold A. Klink, VP&TO
CorpTr: Eugene W. Jacobs, VP&TO
TrOpers: Addison A. VanCampen, TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$30 Mil
Hd: Donald A. Beimesche, VP&TO
TrOpers: Peter M. Klosterman, TO

THE PROVIDENT BANK
1 E. 4th St. 45202
513/579-2081 Tr$600 Mil
Hd: Luther H. Hodge, SrVP&SrTO
PersTr: O. Wayne Schneider, VP&TO
Francis J. Fisher, AsstVP&TO
CorpTr: Robert M. Erickson, TO
CorpCust: Allen C. Schaller, TO
TrInv: Joseph Hutton, VP&SrIO
EmplBen: Andrea H. Kroh, AsstVP&TO
TrOpers: Donald E. Browne, AsstVP&TO
Nb: W. Russ Stewart, AsstVP&TO
StkTrans: William Parsons, TO

THE SOUTHERN OHIO BANK
515 Main St. 45202
513/852-2585 Tr$65 Mil
Hd: Nicholas Shundich, VP&TO
PersTr,Tax: Gary G. Wilson, TO
PersTr: David Kilgo, TO
TrInv: Robert F. Hartkemeier, TO
CorpTr,EmplBen: Gregory Male, TO
TrOpers: June Brown, TO

Cleveland

AMERITRUST COMPANY
P.O. Box 5937 44101
216/687-5200 Tr$9.0 Bil
(Branches in Canton, Cincinnati, Columbus & Painesville)
Hd: John F. Miller, ExecVP
PersTr: Hilton P. Young, SrVP
CorpTr: William T. Renz, SrVP
Ronald H. Walker, VPInvRes
Wm. S. Brooks, SrVPInvMgtDiv
EmplBen: Robert C. Gebauer, VP
TrOpers: John Stulak, Jr. VP
Nb: Frank I. Harding, III, VP
Margaret Hlinka, TrMktgO

BANCOHIO NATIONAL BANK
1404 E. Ninth St., 44114
216/579-6600
(Branch of Columbus)
Hd: Anthony J. Kaufman, VP
TrOpers: Robert E. Burdeau, TO
Nb: Gerald Falcon, TO

CENTRAL NATIONAL BANK
P.O. Box 6179 44101
216/344-3000 Tr$13 Bil
Hd: Anthony Heyworth, SrVP&Mgr
PersTr: William Karnatz, VP
PersTr,ComTrF: Louis E. Daugherty, VP
PersFinSvcs: Douglas C. Mory, VP
PersTr,ComTrF: James J. McGuire, VP
CorpTr,EmplBen: Donald J. Bisesi, TO
PersTr,Nb: D. T. Nelson, VP
Est: Mark W. Immelt, VP
TrInv: Denis Amato, VP
Nb,CorpTr,EmplBen. Robert D. Shaw, VP
RE: T. H. Bates, Mgr
TrOpers: N. F. Bour, VP
Tax: W. M. Wright, VP

EUCLID NATIONAL BANK
1255 Euclid Ave. 44115
216/781-3333 Tr$50 Mil
Hd,PersTr,Nb: Carl R. Brainard, VP&SrTO
TrInv: Craig Hardy, AsstTO
EmplBen,TrOpers: Betsy Langer, AsstVP

THE MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
216/696-2555 Tr$61 Mil
Hd: Carol A. Mahan, AsstVP&TO

NATIONAL CITY BANK
1900 East 9th St.
P.O. Box 5756 44101
216/575-2000 Tr$3.5 Bil
Hd: Theodore G. Thoburn, SrVPAdmin
PersTr: James D. McKim, VP
CorpTr: Thomas E. Swedlund, VP
TrInv,ComTrF: J. Warren Hall, VP
Robert G. Siefers, VP
EmplBen: Robert A. Holop, VP
TrOpers: Lee M. Evans, VP
Tax&Prob: Lloyd F. Loux, VP
Nb: Bert W. Zahn, VP

SOCIETY NATIONAL BANK
127 Public Square 44114
216/861-4000 Tr$580 Mil
Hd: John P. Reinartz, ExecVP
PersTr,CorpTr: Harry B. Olds, Jr., VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP
Nb: Michael P. Fisher, VP

UNION COMMERCE BANK
917 Euclid Ave. 44101
216/344-0080 Tr$1 Bil
Hd: Douglas P. Foxx, SrVP
PersTr: Gordon L. Smith, VP
CorpTr: Joseph A. Hirka, VP
TrInv: N. Andre Boschert, VP
TrOpers: James Masterson, VP
TrMktg: David J. DeCrane, VP
EmplBen: David E. Jerome, VP

★ Columbus

AMERITRUST
33 North Third St. 43215
(Branch of Cleveland)
Hd: John S. Wright, SrTO
Richard G. Stein, TO

BANCOHIO NATIONAL BANK
155 E. Broad St. 43265
614/463-7482
(Branches in Akron, Chillicothe, Cincinnati, Cleveland, Dayton, Niles, Springfield, Toledo and Zanesville)
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: William M. Higgins, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, VP

BANK ONE TRUST COMPANY NatAssn
100 East Broad St. 43271-0191
614/463-5995 Tr$1 Bil
Hd: Kenneth B. Quintenz, Pres
PersTr: J. David Sabine, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, AsstVP
CorpTr: G. Ronald Henderson, VP
Contr: Jan W. Bennett

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PersTr: Lawrence E. Green, VP
CorpTr: Ed Ranucci, VP
TrInv: Gary Last, AsstVP
EmplBen: James Thompson, AsstVP
TrOpers: Thomas R. Hilliker, VP
Nb: Steven Swett, VP
FiMgmt: Gary Cogswell, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$11.8 Mil
Hd: Carl W. Bowman, VP

Dayton

BANCOHIO NATIONAL BANK
111 W. First St. 45402
513/223-6851
(Branch of Columbus)
Nb: James H. Edwards, TO

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2118 Tr$215 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: James T. Neef, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, TO
TrOpers: David A. Keim, VP
Nb: Rebecca H. Roess, TO

THIRD NATIONAL BANK & TRUST CO.
34 N. Main St. 45402
513/226-6333 Tr$450 Mil
Hd: Joseph F. Connelly, ExecVP&TO
PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Charles O. Lee, Jr., VP&IO
TrOpers: Roger Cupp, TO
Nb: Charles L. Moore, Jr., VP&TO
Tax: C. E. Yaussy, TaxO

WINTERS NATIONAL BANK & TRUST CO.
Winters Bank Tower 45401
513/449-8860 Tr$917 Mil
Hd: William V. Richards, ExecVP
PersTr: L. Douglas Kneisly, SrVP
CorpTr: Richard E. Clark, VP
TrInv: Leslie O. Parker, VP
EmplBen: Carlton T. Warriner, VP
TrOpers: William D. Childress, VP
Nb: Samuel L. Hagans, Jr., SrVP

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$10.5 Mil
H. Eugene Smart, TO
David E. Greenwood, AsstTO

Dover

REEVES BANKING & TRUST CO.
232 W. Third St. 44622
216/343-6611 Tr$67 Mil
Hd,PersTr: David Webb, VP&TO
TrInv: Drew T. Kogan, VP
EmplBen: Lawrence Markworth, TO
TrOpers: Mrs. Helen Rosenberry, AsstTO

Dover

HUNTINGTON NATIONAL BANK
232 West Third St. 44622
216/343-6611 Tr$67 Mil
(Branch of Columbus)
Hd,PersTr: David Webb, VP&TO
EmplBen: Lawrence Markworth, TO
TrOpers: Mrs. Helen Rosenberry, AsstTO

East Liverpool

FIRST NATIONAL BANK
P.O. Box 1029 43920
216/385-2265 Tr$30 Mil
Hd: Charles L. Danley, VP&TO
TrOpers: Phyllis Stalter, TO
Nb: Robin Rice, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
P.O. Box 309 45320
513/456-5544
Hd: K. R. Kemper, TO

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$25 Mil
Hd: Allen R. Shaw, SrVP&TO

FIRST NATIONAL BANK OF ELYRIA
341 Broad St. 44035
216/323-3391 Tr$7 Mil
Hd,PersTr,CorpTr,Nb: William G. Corson, TO
TrOpers: Agnes A. Elkins, TrAdm

LORAIN COUNTY SAVINGS & TRUST CO.
124 Middle Ave. 44035
216/323-7531
Hd: A. S. Laudani, VP&SrTO
EmplBen: J. David Amos, AsstVP&TO
Nb: R. Scott Cornelius, VP

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$145 Mil
Hd: James J. Ashburn, VP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, TrInvO
RE: Ronald E. Sunderhaus, Mgr
EmplBen: Michael R. O'Dell, AsstTO

SECOND NATIONAL BANK
High St. & Journal Square 45012
513/867-5133 Tr$125 Mil
Hd,Nb: William A. Groth, II, SrTO
PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Belew, AsstTO
EmplBen: Jack Flege, AsstTO
TrOpers: Nancy Wenning, AsstTO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$12 Mil
Hd: Bernard H. Wright, Jr., TO

Lima

HUNTINGTON NATIONAL BANK-LIMA
631 East Market St. 45801
419/224-3015
(Branch of Columbus)
Joe Cosart, VP
Nb: Virgil Satchwell, TO

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
419/229-2015 Tr$166 Mil
John M. Dunnick, ChmTrComm
Hd: Michael E. LaSovage, SrVP&TO
PersTr: Perry R. Watkins, SrTO
TrInv,ComTrF: Charles L. Butts, VP&TO
EmplBen: Ruth G. Bailey, VP&TO
TrOpers: Ron D. Sacks
Prob: Evans T. Pseekos, VP&TO
EmplBen: Diane Motter, AcctAdm

Lorain

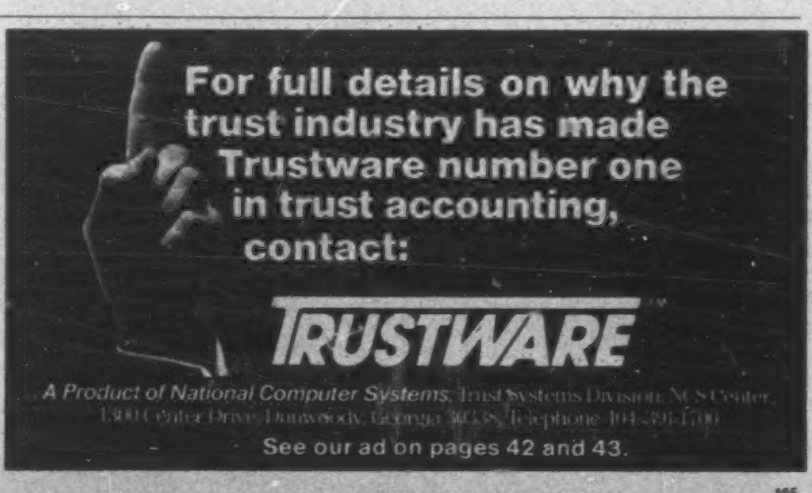
CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$21 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Mary Jane Sargent

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$50 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,TrInv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

Mansfield

BANK ONE OF MANSFIELD
28 W. Park Ave. 44901
419/522-2011 Tr$65 Mil
Hd,TrInv,Nb: Robert J. Sutter, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO
Legal: Connie L. Sharma, TrCoun&TO

FIRST BUCKEYE BANK,NatAssn
P.O. Box 849 44901
419/522-2211 Tr$116 Mil
Hd,Nb: J. A. Walter, SrVP&SrTO
ComTrF,TrInv: R. D. Hoke, II, VP&TO
PersTr,Nb: Donald J. Breon, VP&TO
David R. Irvin, TO
David J. Strub, TO
EmplBen,CorpTr,TrOpers: Robert J. Hilliard, AsstVP&TO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Mansfield (Cont'd)

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3 N. Main St. 44901
419/522-4411 Tr$60 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
PersTr&Tax: Brenda Dean, TO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pore, TOpMgr

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
614/373-1147 Tr$5 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr/o$100 Mil
Hd,PersTr,Nb: Robert E. Evans, ExecVP&TO
CorpTr,EmplBen: Charles R. Hunsaker, VP&AdmO
TrInv,ComTrF: David B. Baker, VP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$42 Mil
Hd: R. Michael Keyes, VP&TO
Timothy N. Smyth, AsstTO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
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Hd: George P. Paidas, SrVP&TO
TrOpers: Neal A. Conger, VP&TO
EmplBen: Catherine Carmony, AsstTO

Middletown

BANK ONE OF MIDDLETOWN
2 S. Main St. 45042
513/425-8430
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Kenneth J. Angel, TO

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
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Hd: R. P. Ely, Jr., VP&ExecTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$20 Mil
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TrInv,EmplBen,Nb: Ian Watson, TO

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TrInv,ComTrF: Terry Myers, AsstTO
PersTr: John Vible, TO
TrOpers: Hazel Thornton, AsstTO

Niles

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2 South Main St. 44446
216/652-4317
(Branch of Columbus)
Nb: Gary L. Pilcher, TO

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12-14 E. Main St. 44857
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Hd: W. James Wetzel, Csh&TO

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7-11 E. Main St. 44857
419/668-3361 Tr/o$4.88 Mil
Hd: Ruth J. Stark, VP&TO

Painesville

AMERITRUST COMPANY
P.O. Box 309
216/354-3572
(Branch of Cleveland)
Richard W. Stenberg, VP
Michael Stone, TO

BANK ONE OF NORTHEASTERN OHIO,N.A.
30 S. Park Place 44077
216/352-5620 Tr/o$100 Mil
Hd: John J. Reidy, Jr., SrVP&TO
PersTr: Richard T. Spotz, Jr., VP&TO
EmplBen: Edward C. Hohenstein, VP
TrOpers: Richard Lindoerfer, TO
Nb: Thomas M. Bruckman, TO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$50 Mil
Hd,TrInv,Nb: John H. Dayton, VP&TO
PersTr: Paul E. Peltier
EmplBen,ComTrF: Roger J. Borchers
TrOpers: Kathleen Kiefer

PIQUA NATIONAL BANK & TRUST CO.
45356
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Hd,PersTr,TrInv,Nb: Roy H. DePriest, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

Portsmouth

BANK ONE OF PORTSMOUTH,NatAssn
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614/354-3261 Tr$38 Mil
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Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Sandy May

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614/353-4151 Tr$20 Mil
Hd: Gerald F. Dreier, VP&TO
Admin: Mark Prince, AsstTO
TrOpers: Pamela Tucker

Ravenna

BANK ONE OF RAVENNA,NatAssn
235 W. Main St., P.O. Box 809 44266
216/296-2882 Tr$8.5 Mil
Hd: R. J. Sutter, TO

Reynoldsburg

THE CENTRAL TRUST COMPANY
7540 East Main St. 43068
614/864-8980
Hd: June N. Sachs

Russellville

THE BANK OF RUSSELLVILLE
45168
Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$9.4 Mil
Hd: Richard E. Dolan, VP&TO
TrOpers: Madelyn Witsberger, AsstTO

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45501
513/324-5851
(Branch of Columbus)
PersTr: John A. Swinford, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800
Tr$12 Mil
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

HERITAGE BANK
(Merger with BancOne Corp. of Columbus, OH pending)
401 Market St. 43952
614/282-3665 Tr$40 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, AsstTO
ComTrF,CorpTr,TrOpers: Sherrill L. Schmied

MINERS & MECHANICS SAVINGS & TRUST CO.
124 N. 4th St. 43952
614/283-3731 Tr$25 Mil
Hd: Thomas L. Grimm, VP&TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
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Hd,PersTr,CorpTr,Nb: Richard P. Zunkiewicz, SrVP&TO
TrInv: John T. Blake, AsstVP
CorpTr: Bethelyn Beroset, AsstTO
EmplBen: J. James Bishop, III, AsstTO
TrOpers: Amber A. Shull, TO

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Tiffin

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Hd: Warren R. Kahn, VP&TO
Carl Arnold, TO

Toledo

BANCOHIO NATIONAL BANK
124 N. Summit St., Ste. 160 43604
419/255-2805
(Branch of Columbus)
FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6800 Tr$300 Mil
Hd,PersTr,ComTrF: James P. Silk, VP
CorpTr,TrOpers: James A. Foote, TO
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., SrTO
OHIO CITIZENS TRUST CO.
One Lewis Square 43603
419/259-6605 Tr$650 Mil
Hd: Louis E. Yanney, SrVP
CorpTr: Edgar V. Avila, AsstVP
TrInv: Donald E. Miles, VP
EmplBen: Donald L. Speck, VP
TrOpers: George A. Murphy, AsstVP
TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.2 Bil
Hd: Robert C. Foster, ExecVP
PersTr,EmplBen: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, InvO
TrOpers: Lee Rhinemiller, VP
Nb: Allan J. Brogan, VP
Tax: Robert R. Krechman, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, VP
RE: Arthur A. Morgan, VP

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$88 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

SECOND NATIONAL BANK
P.O. Box 1311 44482
216/399-8311 Tr$191 Mil
Hd: H. W. Dakin, VP&SrTO
PersTr,ComTrF,EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, TrInvO
TrOpers: Donna Zahler, TOpO
THE UNION SAVINGS & TRUST COMPANY
106 E. Market St. 44481
216/841-7824 Tr/o$161 Mil
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PersTr: Mary E. Banks, AsstVP&TO
CorpTr,EmplBen: Gerald Sowul, TO
TrInv: Warren R. Irwin, VP&TO
TrOpers: Clayce L. Herbert, TOpO

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Carol Sue Inwood, AsstTO

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ComTrF,EmplBen,TrOpers: David L. Christopher, VP&TO
TrOpers: Gladys Shelly, AsstTO
Doyle W. McClaran, AsstTO

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(Trust Dept)
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TrInv: Karen L. Cipperley, AsstTrInvO
Gerd Papritz, AsstTrInvO
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PersTr,Est: James H. Sisek, VP
CorpTr: W. S. Lakin, TO
TrInv: William G. Weber, SrTO
EmplBen: Charles Lewis, TO
TrOpers: Dennis J. Delon, TO
MAHONING NATIONAL BANK
23 Federal Plaza 44501
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EstAdmin: C. Richard Jones, VP&TO
Nb: Gregory Ridler, VP&TrCoun
TrInv,ComTrF: Anthony J. Maiorana, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, TO
TrOpers: John Wal, TOpMgr
EmplBen: Ralph A. Beard, TO
PersTr: William G. Kalasky, AsstTO

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PersTr: Betty Dalrymple, VP&TO
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PersTr,EmplBen,TrOpers: Russell Smith, AsstTO

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C. D. Klingensmith, SrVP&TO
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Ted A. McGuire, Pres&TO
TrOpers: Dianna Mefford

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302 Chickasha Ave. 73018
405/224-2200 Tr$8 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO
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PersTr,CorpTr,TrInv,ComTrF: Samuel M. Griffin, AsstVP&TO
TrOpers: Mary E. Hopkins, AsstVP&AsstTO

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PersTr,EmplBen: Hal Pennington, AsstVP&TO
TrAdmin: Virginia Brenneis, TO

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Bob Jones, AsstVP&TO

El Reno

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405/262-5144 Tr$1 Mil
Hd: Gregory Parker, VP&TO

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Clarice March, Csh&AsstTO

Enid

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ComTrF,TrInv: Jackie L. Woods, AsstTO

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Gregory L. Shellard, VP&TO
Barbara Hocutt, AsstTO
TrOpers: Judy Mitchell, VP&TO

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Kay Hudson, VP&TO

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405/282-0470
Hd: Don F. Duffield, Pres,COpO&TO

Guymon

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TrAdmin: Virginia L. Wester, AsstTO

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Hd: David F. Sandstrom, VP&TO

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Judy A. Echols, AsstTO

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EmplBen,TrOpers: Barbara Wittman

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EmplBen: Gary Blanchard, SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO

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CorpTr: Joan Autio, AsstVP&CTO
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TrInv: Robert T. Platt, VP&SrTO
TrOpers: Louise Freeze, AsstVP&TOpO
Nb: Robert L. Mitchell, VP

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EmplBen: G. Clemmons, VP&TO
TrOpers: C. E. Bateman, Jr., VP&TO
Nb: Lyle Janz, VP&TO
TrSvcsDiv: D. E. Fletcher, VP&TO

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PersTr,TrInv,ComTrF,TrOpers: M. A. Hays, TO

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(Branch of Portland)
Hd: Thomas McGirr, TO

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CorpTr,EmplBen,TrOpers: Alan Bennett, TO
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G. Storie, AS
ComTrF: G. M. Blair, AsstTO
TrOpers: Michael S. Compton, TO

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503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP,TO&Mgr

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ComTrF,CorpTr: Leonard M. Rusinko, AsstVP
TrInv: Ronald Talcott, VP
TrOpers: Karl Berger, AsstVP
Nb,EmplBen: Charles J. Bricker, VP
Tax: Richard Baab, AsstVP
Nb-PersTr: John B. McNally, TO

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(Branch of Jenkintown)
Hd: G. Allen Weiss, VP

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FinPlng: D. A. Russell, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO
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AsstVP,TO&AsstSec
PersTr: Jeffrey A. Sprowles, VP&TO
PersTr: Benedict J. Resig, VP&TO
TrInv: Ralph J. Davis, AsstVP
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BusDev: James F. McHale, VP
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TrCont: Edmund A. Markowski, VP
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PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.
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814/623-6136
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Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
(Branch of Altoona)
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Nb: Roger D. Coplan, VP

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THE FIRST NATIONAL BANK OF BERWICK
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717/752-3671 Tr$17 Mil
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TrOpers: Marlene Eckrote, AsstTO

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CorpTr: John J. Bauer, Jr., TO
TrInv: John B. Snupe, VP
EmplBen: Joel G. Harpel, AsstVP
TrOpers: Roy C. Miller, AsstVP
Nb: Douglas M. Watson, SrVP

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PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: John A. Schnaible, TO
EmplBen: Myron R. Haydt, TO

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CorpTr,ComTrF: J. Scott Atherton, TrAdm
TrInv: John R. Bryden, III, IO

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THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$16 Mil
Hd: John H. Phillips
Joseph A. Myers, TO

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NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$30 Mil
Hd: Wayne R. Weidner, ExecVP
PersTr,TrInv,Nb,EmplBen: John W. Davis, TO
CorpTr,ComTrF,TrOpers: Eleanor J. Frain, TO

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PENNBANK
71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
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814/368-3103 Tr$3.3 Mil
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PersTr: Gregory J. Hills, AsstTO

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

UNIBANK
456 Main St. 15824
814/265-8401 Tr$16 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: Joseph Werner, VP

UNIBANK
P.O. Box 499 15825
814/849-8364 Tr$16 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
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PersTr: Paul C. Benedict
TrInv,ComTrF: Willard N. Woolbert
EmplBen: John F. Muller
TrOpers: Joseph H. Bachtiger

Burnham

RUSSELL NATIONAL BANK
111 North Logan Blvd. 17009
(Branch of Lewistown)

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY
Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr$16 Mil
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EmplBen,TrOpers: Donna M. Wiemer, AsstTO

FIRST SENECA BANK & TRUST
364 Centre St. 16001
814/676-8666 Tr$250 Mil
(Branch of Oil City)
Hd: John K. Myers, ExecVP&SrTO
PersTr,CorpTr,TrInv,EmplBen:
E. G. Heffelfinger, Jr., VP&TO
TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, VP&TBDO

MELLON BANK,NatAssn
Main & Diamond Sts. 16001
412/287-5711
(Branch of Pittsburgh)
Hd: Donald R. Martin, AsstVP
Margaret M. Sasse, TO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
412/287-1733
(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

THE COMMONWEALTH NATIONAL BANK
1510 Cedar Cliff Dr. 17011
717/761-0779
(Branch of Harrisburg)
Hd: Lois B. Copeland, TrMgr

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/780-2905 Tr$369 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
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DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Sue H. Mauery, AsstTO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$46.5 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstTO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$23 Mil
Hd,PersTr,TrOpers: Allen C. Rebok, SrTO
CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr/o$75 Mil
Hd: Sidney M. Palmer, Jr., ExecVP
TrOpers,PersTr: James P. Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO

Clarion

FIRST SENECA BANK & TRUST CO.
551 Main St. 16214
814/226-6800
(Branch of Oil City)
Admin: James L. Russell, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$16 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-9621 Tr$23 Mil
Hd: C. J. Peterson
EmplBen,TrOpers,Nb: L. W. Bodle

Coudersport

CITIZENS TRUST CO.
16915
814/274-9150 Tr$5.5 Mil
(Branches in Emporium & Port Allegany)
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PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
101 Mill St. 17821
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(Branch of Williamsport)
Hd: James C. McDermott, TO

FIRST NATIONAL BANK
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Hd: Donald J. Seebold, Pres&TO
Mary I. Simington, AssocTO

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215/348-2966
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Hd: David H. Keller, Jr., VP

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DEPOSIT BANK
P.O. Box 267 15801
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EmplBen: David W. Kidd, TO
Nb: Thomas W. Schreiber, TO

LAFAYETTE TRUST BANK
P.O. Box 508 18042
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Betty F. Williams, VP&AsstTO

Ebensburg

LAUREL NATIONAL BANK
P.O. Box 158 15931
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Thomas J. Watson, TO
TrOpers: Arlene Allison, TOpSupv

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17022
717/367-1116
(Branch of Harrisburg)
Hd: Robert E. Shenk, TrMgr

ELIZABETHTOWN TRUST CO.
P.O. Box 227 17022
717/367-1156 Tr$9.5 Mil
Hd: David A. Moyer, TO

FARMERS FIRST BANK
143 So. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: David A. Moyer, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
814/486-3333 Tr$10 Mil
Hd: Catherine A. Emrick, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Hd: Anthony Curcio, AsstTO

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-4181 Tr/o$5 Mil
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Carl L. Brubaker, AsstTO

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CorpTr: Deborah K. Barney, TO
TrInv: John F. Trettel, VP
EmplBen: James H. Thomas, AsstVP
TrOpers: William S. Sapone, TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE NATIONAL BANK
901 State St. 16512
814/838-5711 Tr$190 Mil
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PersTr: H. C. Iwig, VP
CorpTr: Charles Harris, ChTO
TrInv: Albert F. Illig, CFA&VP
EmplBen: Robert Dietley, VP
TrOpers: Peter Reyburn, AsstVP
Nb: Edward Damrau, VP

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814/871-1811 Tr$142 Mil
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TrInv: Franklin F. Burns, VP&TO
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P.O. Box 300 16522
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Hd: Thomas C. Mangan, VP&TO
TrOpers: James M. Cooper, TO

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RUSSELL NATIONAL BANK
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215/562-3811 Tr$2 Mil
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BANK OF HANOVER & TRUST CO.
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Susan P. Gruver, TrAdm
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717/637-2291 Tr$28 Mil
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HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP&TO

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Tax,Acct: Robert P. Conway, VP&SrTax&AcctgMgr
TrOpers: Emma L. Britton, VP&SrTOpO

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CorpTr,EmplBen: James B. Redus, Jr., VP&TO
TrInv: Robert Spicer, VP&Sec
TrOpers: Enars Starks, TOpO
Nb: Rubin W. Johnson, EstPlngO
Tax: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
EmplBen,Nb: Bruce T. Smith, VP&TO

HAMILTON BANK
222 Market St.
P.O. Box 1071 17108
717/234-2711
(Branch of Lancaster)
Hd: David W. Schoffstall, VP&SrTO
Suzanne M. Knight, TrAdm
Nb: Phillip Spillman, VP

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717/233-6434
(Branch of Pottsville)
Hd: Edward A. Hauck, AsstTO

Hazleton

HAZLETON NATIONAL BANK
Broad &. Laurel Sts. 18201
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TrInv: William C. Kringe, VP&IO
CorpTr,Nb: Thomas L. Burns, AsstVP&TO
EmplBen: Charles Parsons, AsstTO
TrOpers: Diana L. James, TOpO
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NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
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1 W. Broad St. 18201
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PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
ComTrF,CorpTr: James Fisher, AsstTO

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HERSHEY TRUST CO.
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PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, AsstTO&AsstTreas

Hollidaysburg

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224 Allegheny St. 16648
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CorpTr,TrInv,ComTrF,TrOpers: Jeffery Akers, TO

Honesdale

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P.O. Box 430 18431
717/253-1096 Tr$1.2 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr/o$1.9 Mil
Hd: Kenneth M. Bunnell, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$10 Mil
Hd: Helen M. Benney, TO

Honey Brook

BANK OF PENNSYLVANIA
P.O. Box 130 19344
315/273-2001
(Branch of Reading)
Sara W. Hillard, AsstTO

Hummelstown

FARMERS BANK & TRUST CO. OF HUMMELSTOWN
P.O. Box A 17036
717/566-3206 Tr$3.7 Mil
Hd: Ray A. Landis, VP,TO&AsstSec
Robert L. Keck, TO

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$34 Mil
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PersTr,CorpTr,EmplBen: Dale A. Sandt, TO
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UNION NATIONAL BANK & TRUST CO.
501 Penn St. 16652
814/643-0350 Tr$11.8 Mil
Hd: Fred Magnello

Indiana

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$11 Mil
Hd: R. John Pevite, TO

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
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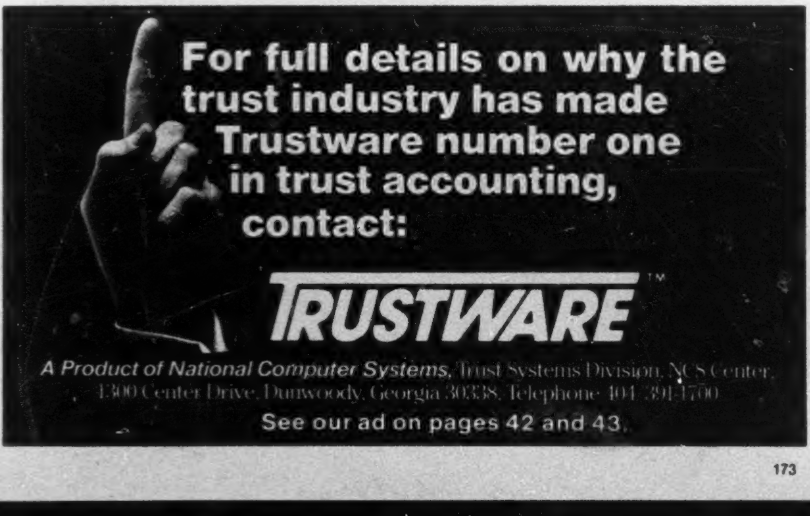
Hd: G. Bruce Jenkins, VP&TO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Hd: Charles F. Brown, AsstSec&TO

Jenkintown

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215/576-3659 Tr$1.02 Bil
(Branch in Allentown)
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PersTr: B. Douglas Heckman, VP&TO
CorpTr,EmplBen: H. Frank Martin, Jr., VP&TO
TrInv,ComTrF: Lee L. Preston, II, VP&TO
TrOpers: G. William Rose, VP&TO

Jennerstown

PEOPLES BANK & TRUST CO.
15547
814/629-6611 Tr$6.8 Mil
(Branches in Jerome, Laughlintown & Somerset)
Hd: David A. Finui, TO&VP

Jerome

PEOPLES BANK & TRUST CO.
15937
(Branch of Jennerstown)

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TrOpers: George A. Armbruster, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$2.8 Mil
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JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr/o$41 Mil
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AsstHd: Betty Rae Sheehan, AsstVP&TO
TrInv: James L. Schrott

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UNITED STATES NATIONAL BANK
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814/533-5397 Tr$103 Mil
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PersTr: Gerald C. Weinzierl, AsstVP&TO
CorpTr: Mildred L. Nelson, TO
TrInv: Jay Lavin, VP&TrInvO

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$1.5 Mil
Hd: Frederick R. Boltz, TO

Kennett Square

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215/444-5000
(Branch of Reading)
Hd: Hans F. Hass, TO

Kingston

FIRST VALLEY BANK
228 Wyoming Ave. 18704
717/287-3101
(Branch of Bethlehem)
Nb,PersTr: David E. Kupinsky, AsstTO

Lancaster

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Hd: Michael W. Wozniski, TO

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28 Penn Square 17604
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Roselyn Ramist, VP&AdmMgr
Robert E. Sherk, SrTO
George Sheraw, SrTO
Ruth Harrison, TO

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25 N. Duke St. 17602
717/299-0766 Tr$18.0 Mil
Hd,Nb: J. Roger Moyer, Jr., SrVP&TO
EmplBen,PersTr: Charles C. Tunis, SrTO
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FULTON BANK
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717/291-2411 Tr$220 Mil
(Branch in Harrisburg)
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PersTr: Christopher W. Kull, SrTO
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EmplBen: Richard J. Spangler, VP&TO
TrOpers: Tom L. Wolf, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
EmplBen,Nb: Bruce T. Smith, VP&TO

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H. Eugene Peters, VP
Kerry L. McLaughlin, EBO
Ronald E. Zimmerman, EBO
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PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, TO
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LEWISTOWN TRUST CO.
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PersTr: Keith B. Showers, VP&TO
CorpTr: Fredric Billingham, TO

Lititz

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717/626-4721 Tr$34 Mil
(Branch in Elizabethtown)
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TrInv,EmplBen,Nb: Clyde S. Zink, SrVP

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(Branch of Williamsport)

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717/288-4511 Tr$1 Mil
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TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: Lydia W. Bartholomew

Manheim

MANHEIM NATIONAL BANK
P.O. Box 38 17545
717/665-6801 Tr$5 Mil
Hd: Stephen E. Wenzel, TO
Richard K. Brosey, AsstTO

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FULTON COUNTY NATIONAL BANK & TRUST CO.
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717/837-1331 Tr$7.2 Mil
Hd,Nb: Janice C. Dreese, TrDeptSupv

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COMMONWEALTH NATIONAL BANK
100 S. Union St. 17057
(Branch of Harrisburg)
Hd: Robert E. Sherk, TrMgr

Mifflin

RUSSELL NATIONAL BANK
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Mifflinburg

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Mifflintown

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Terry S. Love, TO
TrOpers: Kimberly A. Love

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Hd: Kenneth E. White, VP&TO

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(Branch of State College)
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Diane Cressman, AsstTO

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(Branch of Reading)
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Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/759-1280 Tr$26 Mil
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PersTr: Benjamin M. Tenagun, III, TO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$20 Mil
Hd: Robert M. Mitesser, VP&TO

New Castle

CITIZENS NATIONAL BANK
P.O. Box 670 16103
412/652-6671 Tr/u$1 Mil
Hd: Charles M. Rhodes, Pres&TO

FIRST SENECA BANK & TRUST CO.
2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, TO

New Holland

NEW HOLLAND FARMERS NATIONAL BANK
P.O. Box 135 17557
717/354-4431 Tr$15.5 Mil
Hd: Richard P. Heilig, AsstVP&TO
CorpTr: Marian E. Frankhouser
TrOpers: Diane Keener
Nb: Mary Holbrook

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Main & Bridge Sts. 18938
215/862-5201 Tr$5 Mil
Hd: Jeffrey A. Sprowles, VP&TO

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$32 Mil
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PersTr,EstTax: William J. Becker, TO
TrOpers: Kimberly G. Thierolf, AsstTO

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FIRST NATIONAL BANK
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Norristown

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Main & Swede Sts. 19404
215/278-4308 Tr$850 Mil
(Branches in Doylestown, Philadelphia & Pottstown)
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PersTr: William J. Lobley, Jr., AdmVP
CorpTr: James P. Nunemaker, VP
TrInv,ComTrF: Warren Ormerod, SrVP
EmplBen: John N. Campbell, AdmVP
TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

Northampton

CEMENT NATIONAL BANK
Main at 21st St. 18067
215/262-6771 Tr$10.2 Mil
Hd: William B. Savitz, TO

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, TO

Oil City

FIRST SENECA BANK & TRUST CO.
248 Seneca St. 16301
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PersTr,CorpTr,TrInv,EmplBen:
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TrOpers,Tax: Paul H. Lackey, VP&TBDO

NORTHWEST BANK
100 Seneca St. 16301
814/676-7123 Tr$200 Mil
(Branches in Meadville & Sharon)
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PersTr: Ross W. Crist, VP
TrInv: Merle A. Bubeck
CorpTr: Shirley J. Holowell, AsstTO
EmplBen: James N. Wert, TO
TrOpers: Loretta Strawbridge, TOpO

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TrInv,ComTrF: Robert Bobrow, VP
EmplBen: Thomas C. McCoy, VP
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CONTINENTAL BANK
1500 Market St. 19102
215/823-6256 Tr$850 Mil
(Branch of Norristown)
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Admin: Philip Cohen, VP
EmplBen: John C. Campbell, AdmVP
Nb: Thomas J. Vischer, Jr., AdmVP

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135 S. Broad St. 19109
215/985-8174 Tr$2.5 Bil
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CorpTr: Joseph F. McDonald, VP
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EmplBen: Frederick W. Schmidt, Jr., VP
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15th & Chestnut Sts. 19101
215/786-8830 Tr/o$3 Bil
(Branch in Bala-Cynwyd)
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AssetMgmt: Courtney O. Anderson, SrVP
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PersSvcs: John C. Voss, SrVP
CorpSvcs: Paul W. Flood, VP
Staff Svcs: John E. Renner, VP
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FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$160 Mil
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Est,PersTr,CorpTr: J. L. Stuart, VP&TO

GIRARD BANK
3 Girard Plaza 19101
215/585-3267 Tr$6 Bil
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PersTr: G. L. Deming, VP
CorpTr: Harold E. Ikeler, Jr., VP
TrInv: Richard A. Nenneman, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: Paul E. Kingsley, VP
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TrInv: John W. Church, Jr., VP
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TrOpers: Corliss Boggs, VP
PersNb: Chas. Ingersoll, SrTO
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P.O. Box 7648 19101
215/585-5990 Tr$17.4 Bil
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PENNSYLVANIA (Cont'd)

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InvRes: David S. Caldwell
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412/456-2437
(Branch of Oil City)
Hd: Samuel I. Haines, TO

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Mellon Square 15230
412/232-4100 Tr$12.5 Bil
(Branches in Butler, Greensburg & Washington)
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TrInv: L. W. Pederson, SrVP
PersTr: M. L. White, VP
CorpTr: N. R. Smith, VP
ComTrF: Neil Y. Van Horn, VP
TrSys: D. A. McMullen, VP
Nb: J. R. Gepfert, VP

PITTSBURGH NATIONAL BANK
5th Ave. & Wood St. 15265
412/355-3000 Tr$2.8 Bil
Hd: Asa W. Smith, SrVP
AsstDivHd: James M. Patton, VP
PersTr: R. Steven Bonnett, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Allyn J. Plambeck, VP
TrInvRsch: Laurence Major, VP

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4th Ave. & Wood St. 15230
412/644-8361 Tr$1.4 Bil
(Branch in Butler)
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PersTr: Frank M. Lyle, VP
CorpTr: Gerald H. Kelly, VP
TrInv: David J. Bruboch, ExecVP
ComTrF: Donald L. Dawson, VP
TrOpers: Anthony J. Molinero, VP
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P.O. Box 710 18640
717/654-6701 Tr$2.5 Mil
Hd: C. E. Sharkey, TO
E. P. Yencha, AsstTO

Port Allegany

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MINERS NATIONAL BANK
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717/622-2320 Tr$27 Mil
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CorpTr: Paul H. Light, VP
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EmplBen: Donald E. Clark, VP
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TrMktg: David P. Andrews, VP

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(Branch in Honey Brook)
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CorpTr,ComTrF,TrOpers: Dorothy L. Roberts, TOpO
TrInv: Bart B. Hannahoe, VP
EmplBen: Wendell Hatch, EBO
Nb: Donald H. Kolb, VP

HAMILTON BANK
515 Penn St. 19603
215/374-2121
(Branch of Lancaster)
Hd: Walter Paul, VP&SrTO
Marie D. Huie, TrAdm
Donald G. Showalter, TO

Reedsville

RUSSELL NATIONAL BANK
17084
(Branch of Lewistown)

Ridgway

RIDGWAY NATIONAL BANK
Court & Center Sts. 15853
814/776-6147 Tr$4.2 Mil
Hd: Chester W. E. Swanson
TrOpers: Gerald J. Lesser

Rosemont

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1200 Lancaster Ave. 19010
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PersTr: Robert P. Leiby, SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: William E. Vaulcain, SrVP
ComTrF: Timothy C. Spies, TO
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
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DEPOSIT BANK
101 St. Marys St. 15857
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(Branch of Du Bois)
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(Division of Titusville)
Hd: Edward H. Kuntz, VP

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Hd: Catherine M. Krause, TO

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717/346-7741
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Harold B. Cooper, Jr., VP&TO
Paul E. Xylander, AsstVP&AsstTO

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$96 Mil
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PersTr,Prob: Ronald E. Schield, TO
Marcia B. Williams, TO
EmplBen: Edward J. Gilmartin, TO
CorpTr: R. C. Hendricks
TrOpers,Software Sales: David Battaglia, TOpO
TrInv: Richard Masucci, TrInvO
Nb: John W. Furniss, TO
EDP: Patricia A. Ritzi, AsstTOpO

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Wyoming Ave. & Spruce St. 18501
717/344-7133
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Kimberly A. Barrows, AsstVP

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-1131 Tr$13 Mil
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CorpTr,EmplBen,TrOpers:
Mary Jane Mitterling, TO&AsstSec

Shamokin

NORTHERN CENTRAL BANK
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717/648-4637
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Hermitage Square 16148
412/981-6000
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FIRST SENECA BANK & TRUST CO.
7 W. State St. 16146
412/981-5300
(Branch of Oil City)
Admin: E. G. Heffelfinger, VP&TO
McDOWELL NATIONAL BANK
E. State & Chestnut Sts. 16146
412/981-1411 Tr$100 Mil
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CorpTr,ComTrF,TrOpers: Robert L. Douglas, AsstVP&TO
TrInv: Michael B. Hephner, VP-TrInv
EmplBen: William J. Bishop, TO
Nb: George W. Ketler, TO
NORTHWEST BANK
Pitt & Shenandoah Sts., P.O. Box 452 16146
412/981-8400
(Branch of Oil City)
Hd: D. J. Cole, VP&TO

Shenandoah

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717/462-2742 Tr$2 Mil
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PersTr,TrOpers: Geraldine Seroka, AsstTO
CorpTr,EmplBen: Charles E. Weller, AsstTO

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P.O. Box 40 17257
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(Branch of Harrisburg)
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PEOPLES NATIONAL BANK
P.O. Box 9 17257
717/532-4131, Ext. 35
Hd: Ellis A. Piper, VP&TO
Alan B. Rhinehart, AsstTO&AsstCsh

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HAMLIN BANK & TRUST CO.
P.O. Box 1537 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

THE COUNTY TRUST CO.
P.O. Box 389 15501
814/445-4173 Tr$6 Mil
Hd: Richard Whipkey, TO
PEOPLES BANK & TRUST CO.
15501
(Branch of Jennerstown)
David A. Finui, VP&TO

Souderton

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CorpTr: Ellena Zienkiewicz, AsstTO
TrInv: John E. Steele, TO
TrOpers: Helen H. Towne, TO
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TrInv,ComTrF: Jack Yates, III, SrTrInvO
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TrOpers: Donald W. Bilger, TOpO
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State College Branch
122 College Ave. 16801
814/237-1152
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1480 E. College Ave. 16801
814/234-2720 Tr$2.3 Mil
(Branches in Millheim and State College)
Hd: Russell T. Stover, TO
Diane Cressman, AsstTO
State College Branch
135 S. Pugh St. 16801
814/237-7801
MIDSTATE BANK & TRUST CO.
234 E. College Ave. 16801
814/234-5166
(Branch of Altoona)
Nb: Roger D. Coplan, VP
PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16801
814/237-7641 Tr$26 4 Mil
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Dennis E. Hampton, TO

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(Branch of Scranton)
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TrInv,ComTrF: Jeffery R. Tanczos
EmplBen: Stephen P. Carey, TrAdm
TrOpers: Louise M. Moore
Nb: Brick Quinn

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SUMMIT HILL TRUST CO.
18250
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Titusville Division:
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PersTr: Sharon Waltz, TrAdm
CorpTr: Ben H. Shipe, TO
ComTrF: Richard E. Gmitter, TrAdm
EmplBen: George Briercheck, TrAdm
TrOpers: Louis Del Verme, TOpO
Nb: Mark Wenick

Warren

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315 Second Ave. 16365
814/723-5300
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Washington

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H. Richard Null, AsstTO
R. B. Martin, AsstTO

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PersTr: Arlene Wetherbee
CorpTr: Ronald C. Payne
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Nb: Melvin K. Keim, TO
Robert Taub, TrInvO
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215/692-1511
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215/692-9200 Tr$300 Mil
(Branch in Media)
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TrInv: David G. Dorsett, VP
ComTrF: Walter M. Jeffords, III, SrIO
EmplBen: Frank L. Casey, TO
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Kathleen G. Williams, AsstVP&TO
CorpTr: Joseph Paddock, AsstSec&AsstTO
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Diane L. Domzalski, AsstSec&AsstTO
Tax: Sherley Bootsma, AsstSec&AsstTO
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EmplBen: Michael W. Duricko, VP
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Tx: James F. Galligan, III, AsstVP
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Nb: Robert C. Lawrence, VP

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PersTr: Emil J. Warren, AsstVP&TO
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TrOpers: Linda L. Kennedy, TOpO
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P.O. Box 3068 17701
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Admin,PersTr,CorpTr,EmplBen,Nb: Robert V. Haas, VP&TO
TrInv,ComTrF,TrOpers: Sidney D. Furst, III, VP&TO

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PersTr,Nb: Fred A. Foulkrod

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Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstTreas

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Pam Cerasa, TO

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401/847-4410
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Dorothy A. O'Sullivan, VP&Csh

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CorpTr: Kathleen C. Taddei, TO
TrInv: William E. Taver, II, SrVP
EmplBen: Bernard P. Campbell, SrVP

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TrOpers: Patricia A. Travers, AsstCsh
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TrInv: Jeffrey E. Anthony, VP&TO
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TrCont: Joseph G. Manning, VP&TO
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CorpTr,EmplBen: William E. Barrett, VP
TrInv,ComTrF: William D. Verner, VP&SrTrInvO
TrOpers: Nancy C. Johnson, VP
Nb: Harry T. Waikart, VP

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SOUTHERN BANK & TRUST COMPANY
P.O. Box 728 29202
803/799-3450
(Branch of Greenville)
Hd: John E. Northcutt, VP&TO
Nb: Suzanne S. Coombs, TO

Florence

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box F9 29501
803/667-4077
(Branch of Columbia)
Hd: C. Gerald Lane, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box F-3
218 W. Evans St. 29502
803/662-8761
(Branch of Columbia)
Hd: Ruth Sarvis, TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 4107
2000 Palmetto St. 29501
803/665-8424
(Branch of Columbia)
Hd: W. Patrick Dorn, Jr., SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/662-0391
(Branch of Columbia)
Hd: Leonard W. Rousselle, Jr., VP&TO-CityExec

SOUTHERN BANK & TRUST CO.
291 W. Cheves St., P.O. Box F-12 29501
803/662-0474
(Branch of Greenville)
W. T. Goldfinch, VP&TO
Connie P. Oulla, AsstVP&TO

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 608 29602
803/271-5932
(Branch of Columbia)
Hd: Marion W. Beacham, Jr., VP&TO
EmplBen: Hayden Kirby-Smith, VP&TO
RE: Emma P. Curry, AsstTO
PersTr: William J. Boswell, Jr., VP&TO
Helen J. Cashion, VP&TO
Mary W. Green, VP&TO
Patricia A. Pridmore, VP&TO
Nb: Wilbur Y. Bridgers, SrVP&TO
Huel D. Adams, Jr., VP&TO
V. Patrick Pearson, TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1449 29602
803/271-4510
(Branch of Columbia)
Hd: Wade H. Bryant, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
102 S. Main St.
P.O. Box 2568 29602
803/242-0810
(Branch of Columbia)
Hd: Jerry N. Hemphill, SrVP-Tr

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/242-6810
(Branch of Columbia)
Hd: David C. Humphreys, Jr., VP,TO&TrRegExec
M. M. Medlin, VP&TO-CityExec

SOUTHERN BANK & TRUST CO.
P.O. Box 1329 29602
803/298-0444 Tr$200 Mil
(Branches in Columbia, Florence, Hilton Head Island & Orangeburg)
Hd: Charles P. Wrenn, SrVP&GTO
PersTr: Thomas L. Lewis, SrVP&TO
ComTrF: William J. Welborn, Jr., VP&TO
TrInv: Bruce W. Cooke, VP&TO
CorpTr,EmplBen: J. Larry Saine, VP&TO
TrOpers: Clifton P. Williams, TO
Nb: Thomas R. Jones, Jr., VP&TO
Tax: Peter Curcio, VP&TO

Greenwood

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$3.5 Mil
Hd: R. T. Dunlap, Jr., Pres

Greer

BANK OF GREER
P.O. Box 708 29651
803/877-9651
Hd: Marvin C. Dacus, SrVP&TO
PersTr,CorpTr,TrOpers: Aline A. McClain, AsstTO
TrInv: Danny L. Joyner, TrAdmAsst
EmplBen: Jean P. Ellison, TrAdmAsst

Hilton Head Island

BANK OF BEAUFORT
P.O. Box 5069 29938
803/785-3368
Hd: George Strickland, Jr., SrVP&SrTO
PersTr: Mike Howell, TO
An Grosshuesch, AsstTO
TrInv: Robert Hole, DirTr&InvSvc
Rubin Hardy, Tr&InvSvc

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 5040 29928
803/785-4343
(Branch of Columbia)
Hd: Allen J. B. Robinson, VP&SrTO
PersTr: Mary Ann Shapiro, AsstVP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5688 29928
803/785-6111
(Branch of Columbia)
Hd: Harrell M. Graham, VP

SOUTHERN BANK & TRUST CO.
P.O. Drawer 17 29928
803/842-4200
(Branch of Greenville)
James D. White, SrVP&TO

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, Pres&TO

Lancaster

CENTRAL CAROLINA BANK
302 S. Wylie St. 29720
803/283-3361
Hd: R. C. Hubbard, Sec&TO

Laurens

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$20 Mil
(Branches in Fountain Inn, Greenville & Simpsonville)
Hd: Wallace E. Power, SrVP&TO
TrInv: Philip A. Betette, VP-Inv

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$2 Mil
Hd: R. N. Hubbs, VP
David Hipp, TO

Myrtle Beach

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 807 29577
803/448-4381
(Branch of Columbia)
Hd: David E. Bergren, III, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29577
803/448-4411
(Branch of Columbia)
Hd: Harold B. Burkart, VP&TO-CityExec

Orangeburg

SOUTHERN BANK & TRUST COMPANY
P.O. Box 1127 29115
803/534-6460
(Branch of Greenville)
Hd: John E. Northcutt, VP&TO
Pearle M. Pearson, TO

Rock Hill

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 312 29730
803/328-2431
(Branch of Columbia)
Hd: Donald J. Howard, TO

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 1988 29304
803/573-7221
(Branch of Columbia)
Hd: Eric Thornlow, AcctExec

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
290 E. Main St.
P.O. Box 1052 29304
803/582-7511
(Branch of Columbia)
Hd: Samuel M. Collins, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
430 E. Main St.
P.O. Box 5707 29304
803/573-9411
(Branch of Columbia)
Hd: Robert G. Rowell, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 3128 29304
803/595-9241
(Branch of Columbia)
Hd: Jon L. Zoole, VP&TO-City Exec

Sumter

NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29150
803/775-1211 Tr/o$30 Mil
Hd: C. D. Lipscombe, Jr., SrVP&GTO
TrInv,EmplBen: R. M. Newman, TO
TrOpers: Margaret H. Fortner, AsstTO
Nb: Elliott G. Bourne, VP&TO
PersTr: T. R. Good, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1678 29150
803/775-1181
(Branch of Columbia)
Hd: David E. Ells, VP&TO-CityExec

SOUTH DAKOTA

Aberdeen

FIRST BANK-ABERDEEN
P.O. Box 1000 57401
605/225-9400 Tr$20 Mil
Hd: Kenneth P. Johnson, VP&TO
EmplBen: Elaine Kennedy, TrAdm

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
204 S. First St.
P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
Julie Lovrien, TO

Belle Fourche

BANK OF BELLE FOURCHE
P.O. Box 729 57717
605/892-2536
Hd: S. M. Clarkson, ExecVP
PersTr: Jim Benson, VP

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$18 Mil
Hd: Robert A. Roe, TO
TrOpers: William G. Hurd, AsstTO

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$16 Mil
Robert G. Olson, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 907 57301
605/996-7755 Tr$13.8 Mil
Hd: James W. Stewart, ExecVP&TO

FIRST MITCHELL NATIONAL BANK
403 North Lawler Ave. 57301
605/996-6611 Tr$5 Mil
Hd: Timothy R. Melin, TO&AsstVP

Rapid City

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
815-825 St. Joseph St.
P.O. Box 1040 57701
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Robert B. Frankenfeld, VP
Gary Gunderson, TO

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
Lewis W. Rohrer, AsstVP&TO
Cynthia Geiwitz, TrAdm

Sioux Falls

THE FIRST NATIONAL BANK
100 S. Phillips Ave. 57101
605/335-5180 Tr$75 Mil
Hd: Robert Weeks, VP&SrTO
PersTr: C. B. Hines, VP&TO
PersTr,Nb: Karen Crew, TO
TrInv,ComTrF: M. C. Peterson, VP&TO
TrOpers: H. Dean Noble, TO
CorpTr: Todd Bernhard, TO

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
101 N. Phillips Ave., P.O. Box 1953 57117
605/339-7400 Tr$1.471 Mil
(Branches in Aberdeen, Rapid City & Watertown)
Hd: Orley Rath, Pres
CorpTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
TrInv,ComTrF: V. Nield, VP
EmplBen: Ross Fenn, VP
TrOpers: Alvin J. Meyer, AsstVP&Sec
Nb: Joe Gubbrud, TO
FM: Elton Budahl, AsstVP

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$425 Mil
Hd: Robert E. Leech, SrVP&TO
PersTr: Thomas W. Shelby, VP&TO
TrInv: Terry Seierstad, AsstVP
ComTrF,TrOpers: Bette A. Theobald, AsstVP&TO
EmplBen: Stephanie Munahenke
Dennis D. Holzworth, AsstIO
Nb: Don Murphy

UNITED NATIONAL BANK
10th & Main Ave. 57102
P.O. Box 1348 57101
605/335-4065 Tr$30 Mil
(Branch in Rapid City)
Hd: David G. Hottmann, VP&TO
TrOpers: Linda Mickalowski, TO

VALLEY NATIONAL BANK
1103 E. 8th St. 57103
605/336-3740 Tr$4 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

THE AMERICAN STATE BANK
57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 217 57201
605/866-8401 Tr$9 Mil
Hd: Robert A. Manatt, VP&TO

FIRST NORTHWESTERN TRUST CO. OF SOUTH DAKOTA
20 N. Maple St., P.O. Box 787 57201
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale Christensen, TO

Webster

SECURITY BANK & TRUST CO.
P.O. Box 596 57274
605/345-3306 Tr$ 1.1 Mil
Hd: R. H. Garry, Pres&TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$3 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
605/665-9613 Tr$10.9 Mil
(Branch in Vermillion)
Hd: Steven M. Capitonio, VP&SrTO
TrOpers: Marsha J. Plihal, AsstCsh

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: Denis L. Fokken, VP,Cont&TO
L. S. Somer, VP&Csh

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
208 S. White St. 37303
615/745-0261
Hd: Jack B. Allen, Csh
PersTr: Kate Swafford, TO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$24.9 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Michael L. Bevins, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Sheila Sterling, AsstTO

Blountville

TRI-CITY BANK & TRUST
37617
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO
Terry L. Moretz, AsstTO
Jack C. Phelps, Jr., AsstTO

Bolivar

HARDEMAN COUNTY BANK
P.O. Box 309 38008
901/658-5219 Tr$1 Mil
Hd: Don Cherry, TO

Bristol

FIRST EASTERN NATIONAL BANK
Volunteer & State St. 37620
615/968-4122
(Branch of Kingsport)
PersTr,Nb: Barbara Reedy, TO

FIRST TENNESSEE BANK
P.O. Box 438 37620
615/968-2691
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne Stamey, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO

Brownsville

BROWNSVILLE BANK
111 South Washington, St. 38012
901/772-1201 Tr$2 Mil
Hd: Dewey Jones, VP

THE FIRST STATE BANK
P.O. Drawer 929 38012
901/772-1642
Hd: Dale Beaird, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3011 Tr/o$753 Mil
Hd: J. Ralston Wells, ExecVP-Tr
Est: Steven A. Mills, TO
PersTr: W. Fred Speakman, Jr., SrVP&SrTO
CorpTr: Peter T. Cooper, TO
TrInv: Andrew G. Cope, SrVP&SrTrInvO
ComTrF,TrOpers: Robert W. Freese, SrTOpO
Nb: W. Tris Stevens, SrVP&SrTO
EmplBen: Vick Speed, Mgr

COMMERCE UNION BANK
633 Chestnut St. 37450
615/756-6639 Tr$56.3 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, SrVP&TO

FIRST TENNESSEE BANK,NatAssn,CHATTANOOGA
701 Market St. 37401
615/757-4361 Tr$103 Mil
Hd: Neil B. Cofer, SrVP&TO
PersTr: Thomas B. Irwin, VP&TO
CorpTr,EmplBen: James A. Woods, TO
TrInv: Donald R. Hendrickson, VP
TrOpers: Donald R. Keith, TO
Prob: Joe F. Hildreth, VP&TO
Nb: Claude B. Bass

PIONEER BANK
801 Broad St. 37402
615/265-2551 Tr$60 Mil
Hd: Ralph M. West, SrVP&TO
PersTr: R. Larson Mick, TO
L. Thomas Sliger, TO

Clarksville

FIRST NATIONAL BANK
P.O. Box 607 37040
615/647-1521 Tr$6 Mil
Hd: Jere McGuffee, SrVP&TO
Mrs. Helen Seay Rhoden, VP&TO

FIRST TRUST & SAVINGS BANK
P.O. Box 567 37040
615/552-1180 Tr$1.6 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrInv: Tim Kennedy, VP
TrOpers: Ben Kimbrough, Jr.
Nb: Bill Wyatt, VP

NORTHERN BANK OF TENNESSEE
128 N. Second St.
P.O. Box 508 37040
615/552-6444 Tr$7 Mil
Hd: Don C. Birdwell, AsstVP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 760 37311
615/472-3261 Tr$6.4 Mil
W. Sam McReynolds, Pres&CEO
Donald P. Kyle, Jr., VP&TO

FIRST AMERICAN BANK OF CLEVELAND,NatAssn
P.O. Box 49 37311
615/472-2131
James O. Williams, Pres&CEO
Paul N. Hays, VP&TO

MERCHANTS BANK
P.O. Box 1149 37311
615/479-4151 Tr$5 Mil
Hd: George R. Taylor, Chm&Pres
Phyllis Whitehead, SrVP&TO

Clinton

FIRST AMERICAN BANK
P.O. Box 370 37716
615/457-2424 Tr$4 Mil
Hd: Edwin Birdwell, Jr., Chm
PersTr,CorpTr,TrInv,TrOpers: Ruth Davis, TO
ComTrF,EmplBen,Nb: Hayden Evans, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38401
615/388-3145 Tr$31 Mil
Hd,TrInv,ComTrF,EmplBen,TrOpers: Roy A. Hamilton, Jr., VP&SrTO
PersTr,CorpTr,Nb: T. Randy Stevens, VP&TO

Dandridge

JEFFERSON COUNTY BANK
37725
615/397-3411 Tr/u$1 Mil
Hd: Leon Drinnen, ExecVP

Dayton

DAYTON BANK & TRUST CO.
P.O. Box 489 37321
615/775-2822 Tr/u$1 Mil
Hd: June Arnold, VP&TO

Dickson

THE FIRST NATIONAL BANK
719 East College St. 37055
615/446-5151 Tr$1.6 Mil
Hd: Thomas Hayes, SrVP&TO

Dresden

WEAKLEY COUNTY BANK
Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
TrOpers: Janelle C. Smith

Dyersburg

FIRST CITIZENS NATIONAL BANK
Court & Main Sts. 38024
901/285-4410 Tr/o$25 Mil
Hd: William E. Estes, VP&SrTO
PersTr: Carolyn Akins, TO
TrOpers: Martha Hatch, AdmAsst

FIRST TENNESSEE BANK
P.O. Box 990 38024
901/286-1500 Tr/u$1 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$2.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Franklin

THE HARPETH NATIONAL BANK
Public Square 37064
615/790-5117 Tr$2 Mil
Hd: Harlen W. Cragon, VP&TO

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R. H. Owen, Pres

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Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-2876 Tr$1.5 Mil
Hd: Mary A. Gourley, VP&TO

Greeneville

FIRST NATIONAL BANK
P.O. Box 777 37743
615/639-2181 Tr$10 Mil
Hd: John D. Cartwright, SrVP&TO
Sec: Pat Clowers
John M. Morelock, AsstVP&TO

FIRST TENNESSEE BANK
206 N. Main St. 37743
615/639-8141
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO

GREENE COUNTY BANK
P.O. Box 390 37743
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Hd: Lloyd S. Adams, Jr., VP
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$.7 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Helen McGinnis
J. M. Therrell
John W. Clement
TrInv: Wm. Lee Smothers, Chm
TrOpers: Johnny Clement

Jackson

FIRST AMERICAN BANK OF JACKSON,N.A.
Main & Highland Sts. 38301
901/423-2265 Tr$32 Mil
Hd: J. H. Scott, VP&TO
PersTr,Taxes: Kennet W. Pierce, TO
CorpTr,TrInv: Jitti Scott
TrOpers: Charles R. Harrison, AsstTO
Nb: Marguerite Holder, AsstVR

JACKSON NATIONAL BANK
P.O. Box 549 38301
901/422-9257 Tr$7.9 Mil
Hd: James C. Scott, VP&TO
CorpTr,TrOpers: Martha Peddy, AsstVP&TO

NATIONAL BANK OF COMMERCE
P.O. Box 189 38301
901/422-9600 Tr$25 Mil
Hd: Thomas Taylor, TO

Johnson City

FIRST TENNESSEE BANK
P.O. Box 3007 CRS 37601
615/282-1791
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
TrAdm,PersTr: Suzanne T. Stamey, TO

HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$45 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
TrOpers: Miss Jane Smith, TO

UNITED AMERICAN BANK
P.O. Box 1998 37601
615/282-1711 Tr$20 Mil
Hd: James G. Burleson, SrVP&TO
Mary S. Biggs, AsstVP&TO
David Hawkins, AsstTO

Kingsport

FIRST EASTERN NATIONAL BANK
P.O. Box 1981 37662
615/229-0283 Tr$79.5 Mil
(Branch in Bristol)
Hd,TrInv,PersTr: Donald R. Raber, SrVP&SrTO
CorpTr: Carolyn Cooper, AsstTO
ComTrF,EmplBen: Iris Supcoe, TrAdm
TrOpers: Marie Bussey, TO
Nb: John L. Campbell, TO

FIRST TENNESSEE BANK,N.A.
P.O. Box 239 37662
615/246-4151
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO

Knoxville

BANK OF KNOXVILLE
Market at Church
P.O. Box 2448 37901
615/637-9990 Tr$95 Mil
(An affiliate of Third National Corp., Nashville)
Hd,EmplBen,Nb: Earl W. Hagler, SrTO
PersTr,CorpTr,TrOpers,ComTrF: Michael L. Allen, TO

FIRST TENNESSEE BANK
P.O. Box 5548 37918
615/521-1850 Tr$13.5 Mil
(An Affiliate of First Tennessee Bank,NatAssn, Memphis)
Hd,PersTr,EmplBen,Nb: Richard W. J. Tippens, VP&TO
CorpTr: Bob Parker
TrInv: Wm. Pruett
TrOpers: Norris Avey

PARK NATIONAL BANK
P.O. Box 511 37901
615/521-5177 Tr$90 Mil
Hd: Frank B. Gibb, III, VP&TrDeptMgr
PersTr: Warner M. Sells, VP&TO
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
EmplBen: Cherry W. Koehler, EBO

UNITED AMERICAN BANK IN KNOXVILLE
Trust Dept.
United American Plz.
P.O. Box 280 37901
615/971-2100 Tr$100 Mil
Hd: Ralph A. Davidson, SrVP&SrTO
PersTr: Edward B. Phillips, SrTO
EmplBen: John A. Thomas, VP&TO
TrOpers: Francis T. Mooney, AsstVP&TOpO

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37902
615/546-1950 Tr$220 Mil
Hd: A. H. Thompson, ExecVP&TO
PersTr: David Moore, TO
CorpTr: Betty Bacon, TO
TrInv: Robert Killefer, VP
EmplBen: Sharon Coffey, SrVP
TrOpers: Nancy Cate
Nb: Jim Baugh, AsstTO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Pres

Maryville

BANK OF MARYVILLE
P.O. Box 528 37801
615/977-5105 Tr$16 Mil
Hd: David B. Lantz, VP&TO
Wm. James Haynes, TO
TrOpers: Edith Walker

BLOUNT NATIONAL BANK
P.O. Box 608 37801
615/984-1500 Tr$20 Mil
Hd: Paul P. Connolly, SrVP&TO
TrOpers: Glenda G. Costner, AsstTO
Est: R. Murry Hawkins, VP

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$6 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK
37110
615/473-4402 Tr$2 Mil
Hd: John J. Savage, Jr., ExecVP&TO
Charles C. Jacobs, VP&AsstTO

Memphis

COMMERCE UNION BANK
P.O. Box 1503 38101
901/454-8000 Tr$17 Mil
(Affiliate of Nashville)
Judy F. Rutherford, TO

COMMERCIAL & INDUSTRIAL BANK OF MEMPHIS
P.O. Box 107 38101
901/529-6160
Hd: Edwin M. Standefer, Jr., VP&TO
TrOpers: Mabel B. Topper, VP&TO

FIRST TENNESSEE BANK,N.A., MEMPHIS
P.O. Box 84 38101
901/523-4530 Tr$1.485 Bil
Hd: E. Kelton Morris, SrVP&Mgr
PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTr: Yvonne Watson, VP
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PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Larry Riley, VP&TO
Admin: Mary Jane Smith, AsstVP&TO

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EmplBen: Jean Dwyer, VP
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214/729-6944 Tr$4 Mil
Hd: Mrs. Hazel Averitte, TO

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PersTr,CorpTr,TrInv,EmplBen,TrOpers: Beth Lazenby, TO

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W. F. Tanner, SrVP&TO

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PersTr: William F. Collins, VP&TO
PersTr: Bettye Morrow, TO
TrInv: Marcia Johnson, AsstTO
TrOpers: Lynn Hight, TOpO
Nb: Pierce Hoggett, VP&TO

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915/653-1491 Tr$50 Mil
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PersTr: Nancy Schroer, AsstTO
Mack Richie, Jr., AsstTO
EmplBen: Rhea Cooke, TO
TrOpers: Betty Galyon
Frances Beck

TEXAS STATE BANK
P.O. Box 3186 76901
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Hd: Arch Block, Pres

San Antonio

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Nb: William L. Coiner, VP&TO

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TrOpers: Jo McDonald, TOpO
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Nb: Patricia A. Flynn, AsstVP&TO

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TrInv: David B. Hamilton, TO
EstAdmin: J. Craig King, VP&TO
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Nb: Elizabeth Kramer, VP&TO
Oil&Gas: Royal King, VP&TO

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TrOpers: Robert E. Warner, Jr., AsstVP&TO
EmplBen: William B. Jackson, VP&TO

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EmplBen: Bonnie Byars
TrOpers: Richard Holland

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Waco

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PersTr: Les Leskoven, TO
CorpTr,TrOpers: Wiley E. Oliver, III, VP&TO
TrInv: Karen Davenport, TrInvO
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ComTrf,TrOpers: Peggie Mitchell, VP&TO
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TrOpers: Bruce Wiggs, ExecVP

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TrOpers: Ed Divers, VP&TO

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TrInv: W. Lewis Campbell, VP&TO
EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO
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Salt Lake City

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CorpTr: J. H. Clark, AsstVP&TO
TrInv: Richard G. Horne, AsstVP&TO
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ComTrF: M. Eugene Bridges, VP&TO
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TrOpers: Joyce Craig, TO
EmplBen: David C. Chambers, TO
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Hd: D. Rodman Thomas, TO
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Brattleboro

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Barbara K. Hudson, AsstTO
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EmplBen: Ann Beverly, PenTO
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Nb: Charles E. Gear, TO
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CorpTr,TrInv,ComTrF,EmplBen: William S. Wolff, SrVP
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Nb: George R. Sharrow
Est: Roger D. Giroux
ComTrF: Paul C. Washburn

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EmplBen: Bruce V. Allbee, VP&TO

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Nancy F. Sullivan, AsstTO
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EmplBen: Hugh M. Leavell, TO

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EstSttlmt: William H. Savedge, VP&TO

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Hd: Henry Bennett, Jr., SrTO

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FIRST STATE BANK
P.O. Box 640 24541
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TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Fred W. Dowell, Jr., VP
Nb: Bruce E. Trice, VP
EstAdmin: Robert G. Haug, VP&TO

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William L. Pierce, Jr., AsstTO
TrOpers: Thelma D. Llewellyn

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CorpTr: R. A. Browning, Jr., SrVP
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TrInv: David B. Urben, TO
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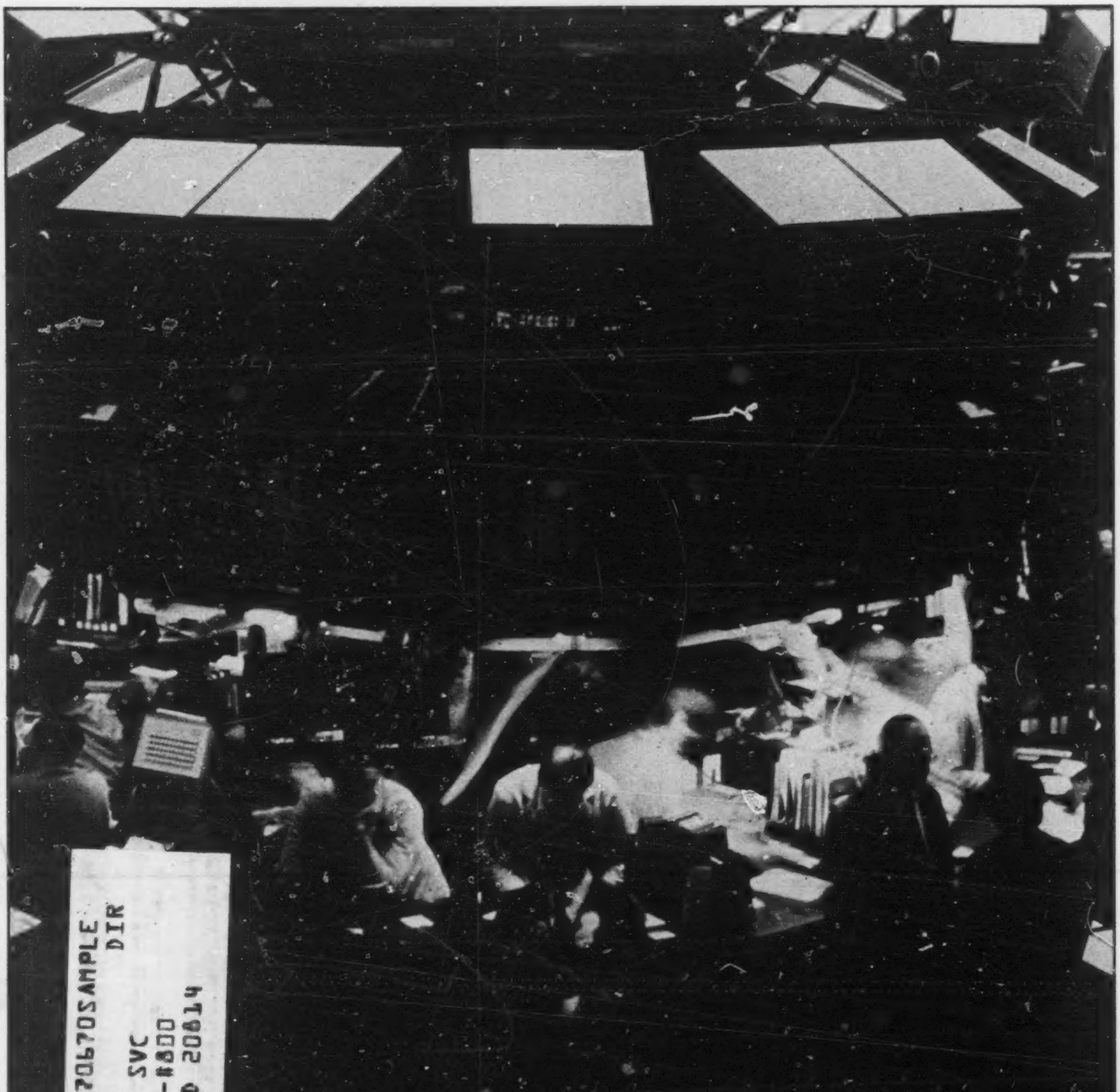

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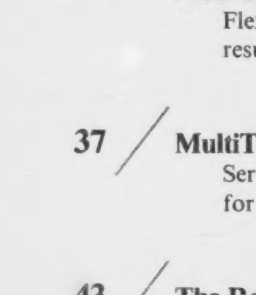

COVER

Trust department investors performed remarkably well in 1982 by timing the rises in the market correctly and by adopting more aggressive strategies. This month's issue of TRUSTS & ESTATES includes a comparison of the performance of trust investors with that of investment counselors. The cover is a photograph of the floor of the New York Stock Exchange during a bull market. Photo courtesy of the Exchange.

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Trust Departments Top Investment Counselors in Year-End Results

Evidence suggests that there may be more than luck involved

By **MARTIN McKERROW**
Senior Vice President and
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TABLE 1
Becker Median Returns by Manager Type

	1973-82	1978-82	1980-82	1982
EQUITY ONLY				
Banks	4.1	14.4	15.4	22.6
Counselors	5.2	15.7	15.3	21.3

TABLE 2
Median Equity Performance 1963-1982

Year	Banks	Counselors	Superior Performance
1963	19.6	19.6	—
1964	14.2	15.9	C
1965	12.9	12.4	B
1966	−7.9	−7.0	C
1967	21.3	22.9	C
1968	11.7	13.3	C
1969	−5.0	−7.7	B
1970	−2.5	−2.7	B
1971	19.3	18.1	B
1972	19.5	16.2	B
1973	−21.3	−19.6	C
1974	−31.0	−29.7	C
1975	33.6	34.1	C
1976	18.9	23.8	C
1977	−8.1	−5.2	C
1978	7.3	8.5	C
1979	20.2	25.6	C
1980	32.1	34.9	C
1981	−5.0	−5.4	B
1982	22.6	21.3	B

The results for 1982 are in, and, for the second year in a row, the median equity performance of bank and trust companies was higher than that of investment counselors. In 1981, the median equity portfolio managed by banks lost 5.0 percent of its asset value, while the median counselor portfolio fell by 5.4 percent. In 1982, the median bank equity portfolio returned 22.6 percent compared to a counselor return of 21.3 percent. For 1981 and 1982, the Standard & Poor's 500 Stock Composite Index returned −5.3 percent and 21.5 percent, respectively. What is startling about these results is that 1981 and 1982 are the only two years in the past ten that bank equity returns have exceeded those earned by investment counselors.

Given this past performance record, one could easily ascribe the last two years' results to luck. However, the evidence suggests that there may be more than luck involved. Statistical measures performed by Becker show that bank investment organizations may be becoming more flexible and adaptive than in prior years. Reinforcing this view are the series of structural changes that have taken place in bank investment departments. Although these changes have not been universal, they appear to be more widespread today than previously.

To get behind the reasons for banks' superior performance in 1981 and 1982, this article will examine the historical

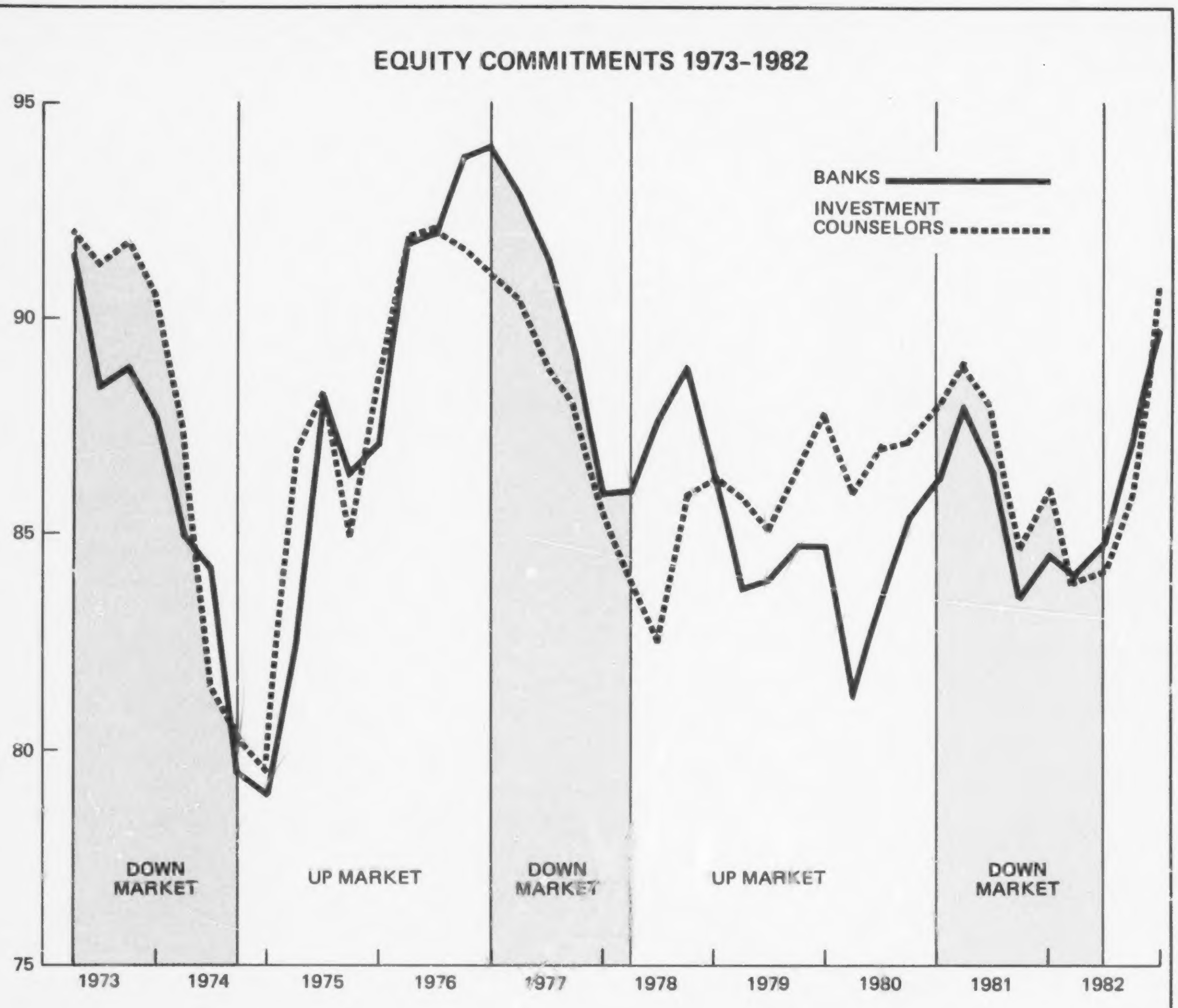


Chart I. Median quarterly equity commitments in equity funds for banks and counselors during the period 1973–1982.

performance results of banks and counselors, analyze 1981 and 1982 in more detail, and explore some of the changes taking place in the structure and approach of bank investment management departments.

For the purpose of this study, Becker examined the historical results of approximately 750 balanced accounts, more than 500 equity-oriented portfolios, and over 1,200 equity only portfolios drawn from both balanced and equity funds on the Becker data base. All portfolios included in the study were tax-exempt portfolios for which year-end 1982 results were available as of March 1, 1983. The result of this study may differ somewhat from past published results, primarily because of survivorship in the data base — i.e., the gradual elimination of underperformers through attrition. Changes from prior data are small.

Although Becker median (50th percentile) returns are used throughout this article, the observations made are generally true across the range of the Becker data base.

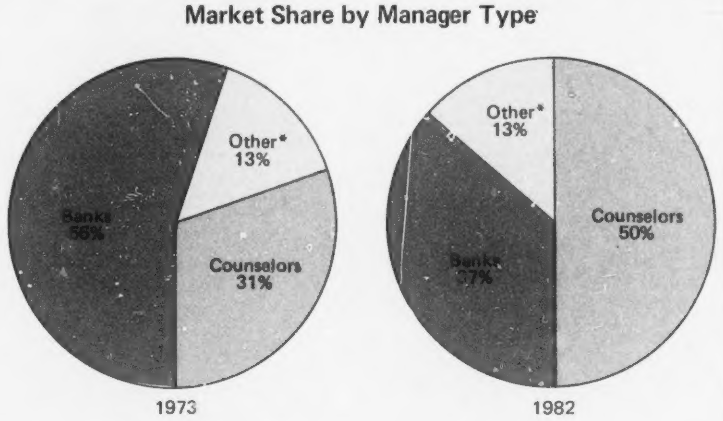
For the ten-year period 1973-1982, which encompasses three market cycles, median cumulative returns for investment counselors have exceeded median bank returns by a substantial margin (Table 1). The five-year returns also show counselors outperforming banks. In 1981 and 1982, however, as mentioned earlier, banks reversed this trend.

Table 2 shows the year-by-year record of equity performance for banks and counselors during the past twenty years. Over the first ten years, bank returns exceeded those for counselors in five years and equaled them in 1963. As already mentioned, the track record for the period 1973-1982 is only two years out of ten.

Although the assessment of cause and effect is fraught with obvious peril, the evidence suggests that during the period 1973-1980, investment counselors were more adept at changing asset mix, either in response to or in anticipation of equity market changes. In addition, counselors were able to shift their equity strategy in a more timely fashion than were banks.

Equity Commitment 1973-1980

The record of equity commitment changes by banks and counselors over a ten-year period is shown in Chart I. During the down market (1973 to the third quarter of 1974), counselors reduced equity commitments more sharply than did banks. In the rising market (the fourth quarter of 1974 to year-end 1976), counselors then reinvested assets earlier, but reduced equity commitments as the market flattened in 1976. They therefore had lower equity commitments prior to the down market and were less fully invested than banks during 1977 and 1978.



*Includes insurance companies and self-administered funds.

Chart II. Comparison of percentage of funds managed by banks and counselors.

Banks were well-positioned for the beginning of the rising market that extended from the second quarter of 1978 to year-end 1980. However, by early 1979, they had reduced equity commitments, positioning themselves less advantageously for the sharp rise of equity prices in 1979 and 1980.

In short, investment counselors changed their equity commitments in a more favorable pattern than did banks for the first eight years of this period. Equity commitments during 1981 and 1982 are analyzed in a later section.

Equity Strategy 1973-1980

When the dividend yield structure of the two manager types is compared, a pattern of counselor flexibility toward a changing equity environment emerges. Table 3 compares counselor and bank dividend yield orientations with the dividend strategy favored in the marketplace.

Table 3
Comparison of Dividend Yield Strategies

	DIVIDEND YIELD		FAVORED STRATEGY
	Banks	Investment Counselors	
1973	2.3%	2.2%	H
1974	3.3%	3.5%	H
1975	3.4%	3.6%	H
1976	3.2%	3.5%	H
1977	4.0%	4.1%	H
1978	4.7%	4.6%	L
1979	4.9%	4.6%	L
1980	4.6%	4.2%	L

Table 4
Quarterly Comparisons of
Management-Induced Equity Commitment Changes

	Banks	Investment Counselors	S&P 500 Rates of Return
1981			
1st Quarter	+0.3%	+0.8%	1.3%
2nd Quarter	−0.2%	0.0	−2.4%
3rd Quarter	−0.2%	−0.6%	−10.3%
4th Quarter	0.0	+0.4%	6.8%
1982			
1st Quarter	0.0	0.0	−7.3%
2nd Quarter	+0.5%	+0.1%	−0.6%
3rd Quarter	+0.9%	+0.1%	11.5%
4th Quarter	+0.8%	+1.4%	18.2%

In years when lower yielding equities outperformed high, investment counselor yields were below those of banks. Conversely, counselors had higher yields in years when that strategy was favored, with the exception of 1973.

There may even be ex post facto bias in the investment results — that is, were the banks selected by the sponsors to be generalists in a period when generalists underperformed, or were they unsuccessful generalists? Strong evidence exists that counselors were more flexible and adaptive in their equity strategy than were banks during this eight-year period.

1973-1980 Performance

As a result of the relative performance of banks and counselors during this period and in response to environmental factors caused by the passage of ERISA and the sponsor move to multi-manager strategies, banks' market share, as measured by Becker, dropped precipitously between 1973 and 1982 (Chart II).

Not only did banks lose market share, but the attitude of fund sponsors toward hiring banks as investment managers also declined. In a 1982 survey of Becker sponsor clients, only 7.7 percent indicated a willingness to hire a bank for a new management assignment, while 58.8 percent favored counselors. It should also be noted that 32 percent of the survey respondents indicated no preference.

It was during this ten-year period that a large number of new counselor organizations were created, often from bank staffs. The counselors promoted themselves as specialists and entrepreneurs, while the banks were generally cast in the role of "core" management and generalists. In large part banks were ineffective in fighting this competition from counselors. Only in the late 1970s did they begin to take a more aggressive investment stance.

1981 and 1982

When returns for banks exceeded those of counselors in 1981, the general feeling was that declining equity markets and the more conservative (i.e., higher yield and lower equity commitment) posture of banks had led to the expected result. In a similar fashion, one would have anticipated superior bank performance in the first half of 1982 when the S&P 500 was down 7.9 percent but underperformance in the radically different rising market of the last six months of 1982, when the S&P 500 was up 31.8 percent. Therefore, bank superiority in 1982, and particularly in the rising mar-

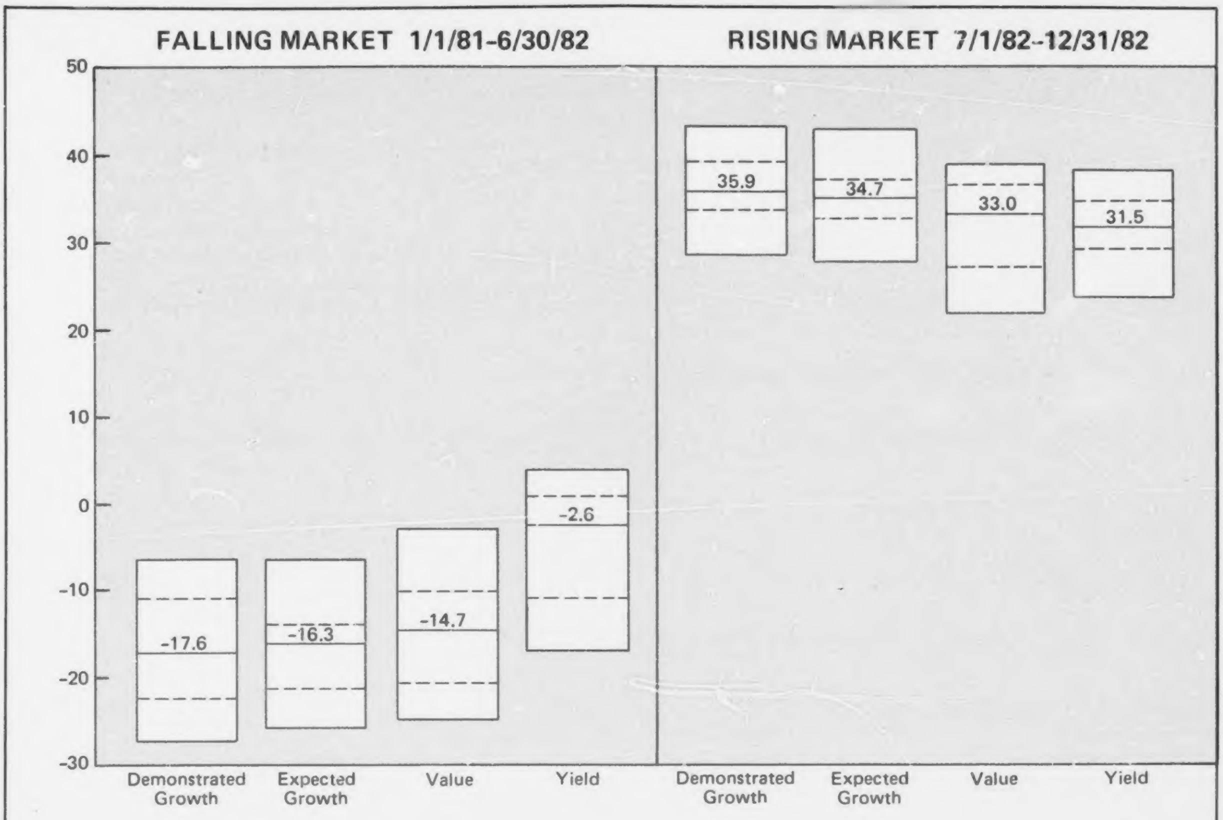


Chart III. Equity rates of return by Becker's manager style analysis.

ket in the last half of the year, was a surprise. As a result, Becker undertook a detailed examination of the structure and strategy of bank and counselor portfolios over this two-year period.

Two years is a very short period in the world of performance measurement. Drawing long-term conclusions from these two years can be misleading, but the evidence available suggests that banks are beginning to demonstrate the flexibility of investment approach that appears to have resulted in counselor superiority over the decade.

In performing the analysis, Becker examined the detailed equity characteristics of bank and counselor portfolios, as well as their quarter-by-quarter changes in equity commitment.

Equity Commitment 1981-1982

As shown in Chart I, banks held less in equities throughout the down market of 1981 and 1982, and reinvested more sharply in the up market of the third and fourth quarters of 1982. Table 4 examines these changes in more detail by listing the median management-induced equity commitment changes of banks and counselors for the eight quarters ending December 1982. Management-induced change measures the changes in commitment levels due to a manager's purchases and sales after market-induced changes are eliminated.

The distribution in Table 4 points to the fact that banks increased equity commitments less in the first quarter of 1981 during a decline in the S&P 500 index and reduced equity commitments as market returns turned negative in the second quarter of 1981. They also reinvested less in the fourth quarter of 1981, prior to a further downturn in the market, and reinvested earlier and by a greater amount (second and third quarters of 1982) into a rising market.

In short, banks redeployed assets more effectively than counselors for seven of the last eight quarters.

Equity Strategy 1981-1982

Even more intriguing are the changes in equity strategy demonstrated by banks and counselors in 1981 and 1982. Listed in Table 5 are the point-in-time dividend yields and three-year earnings growth rates of the two manager types over the last two years.

As shown by these measures, banks have moved from a defensive (i.e., high yield, lower earnings growth) posture to a more growth-oriented approach (lower yield/high three-year earnings growth rate) over the past two years. Chart III shows performance according to Becker's manager style analysis during the falling market (1/81-6/82) and rising market (7/82-12/82). From this chart, one can see that a yield strategy was a superior one for the falling portion and that a growth strategy has been superior thus far during the rising segment.

It therefore appears that banks moved their portfolio characteristics in such a manner as to better capitalize on the changing equity markets.

This indeed may point to a changing bank investment approach and greater flexibility and adaptability on the part of banks than has been shown in prior markets. If this is the case, in our opinion it may well be the result of changes in the bank investment department structures that have taken place over the past several years.

Bank Investment Departments

Ten years ago, employees in bank investment departments were bank employees tied to the banks' pay scale, while counselors — as principals — could enjoy the financial leverage inherent in the investment management business. Banks were geared to meeting a broad spectrum of multi-asset invest-

Table 5
Comparison of Equity Strategies by Manager Type

	DIVIDEND YIELD		THREE-YEAR EARNINGS GROWTH RATE	
	Banks	Investment Counselors	Banks	Investment Counselors
12/80	3.60	3.41	23.41	25.93
6/81	3.86	3.79	15.58	16.49
12/81	4.55	4.51	12.98	12.19
6/82	5.39	5.31	7.44	6.13
12/82	3.92	3.98	6.18	4.67

Table 6
Range of Portfolio Characteristics for 1982

DIVIDEND YIELD

	Banks	Investment Counselors
5th Percentile	5.9	6.3
25th Percentile	4.7	4.8
50th Percentile (Median)	3.9	4.0
75th Percentile	3.2	3.1
95th Percentile	2.3	2.0

THREE-YEAR EARNINGS GROWTH RATE

	Banks	Investment Counselors
5th Percentile	16.2	18.0
25th Percentile	9.8	9.9
50th Percentile	6.2	4.7
75th Percentile	2.5	0.1
95th Percentile	– 3.6	– 8.3

Table 7
Equity Only Returns for 1982 by Manager Type

	Banks	Investment Counselors
5th Percentile	36.4	35.8
25th Percentile	26.7	28.2
50th Percentile	22.6	21.3
75th Percentile	18.5	14.9
95th Percentile	10.7	2.8

Table 8
Median Management Fees for Banks and Counselors
(Based on $10 Million Portfolios)

	Banks	Counselors
Balanced Portfolios	$40,000	$60,500
Equity Portfolios	$40,000	$60,500
Fixed Income Portfolios	$34,500	$42,000

ment requirements that ranged from taxable trusts to aggressive tax-exempt equity strategies. At the same time, counselors were focusing largely on the tax-exempt market. They were generally specialists pursuing a limited number of investment objectives and frequently limiting their expertise to one asset category.

Today a changing environment is apparent. Bank-affiliated investment counseling firms are proliferating. In these firms, separate and higher (than bank standard) salary scales are more common. Incentive compensation programs for marketing and portfolio personnel are increasing. While historical taxable management continues, more banks are creating specialty investment organizations that focus on the tax-exempt market and specialize in one investment approach, sometimes in a single asset category. In a limited number of cases, there are even profit-sharing arrangements between the bank and the investment department staff.

One should not derive from this the impression of universal change, but the changes are pronounced, visible, and nationwide. It may well be that these structural changes are now being manifested in investment results.

Organizations Today

Although the results discussed in this article should be very encouraging news for the banking industry, several substantial differences in the investment approaches of the two types of organizations still exist. Across the Becker data base, counselors are pursuing a greater range of investment strategies than are banks. The examination of almost any portfolio characteristic at any point in time reveals that the range among counselors is wider. Table 6 demonstrates this fact using dividend yield and three-year earnings growth rates as examples.

As a result of these strategies, the range of returns for banks is narrower than that of counselors, as shown in Table 7.

Another striking difference between banks and counselors is in fees. Listed in Table 8 is the range of current median fees for banks and counselors. For a $10 million portfolio, the fees for counselors are uniformly $12,000 to $20,000 higher.

Conclusion

In 1981 and 1982, the equity returns for banks and trust companies exceeded those earned by investment counselors. The evidence available suggests that this may have been due not so much to a changing equity environment, but rather to more opportunistic investment changes by banks. The structure of bank investment departments is slowly changing, and greater investment focus is emerging. There are signs that banks are increasingly willing to compete with counselors for investment management business. □

The author acknowledges the assistance of Donald H. Korytowski and Joel Donaghue of Becker's Data Base Control area and Gale M. Adams of the Communications Department in the preparation of this article.

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Can Social Security and The Private Pension System Still Coexist?

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Although the Social Security System appears to be back on an even keel, problems remain for the integration of its benefits with those of private pension plans. Cover design by Sheryl O'Connell, assistant art director.

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Trust Department Sweeping Practices

By **IRENE O. BOOKER**
Cates Consulting Analysts, Inc.
New York, N.Y.

Mid-sized and large trust departments have been steadily reducing the idle cash in their managed accounts. The Trustcompare data base has documented this trend since 1979 (see Table 1). For example, among the largest departments, cash balances averaged 43 cents per $1,000 of assets under management in 1979. In 1982, that average dropped to 26 cents. More dramatic improvements occurred among the smaller departments in which the 1982 amount tended to be less than half that of 1979. Another noteworthy observation is that, outside of the "$1 to 5 billion" group, most high-profit departments have outperformed their peers in balances management.

In the most recent edition of Trustcompare, we attempted to learn how departments are achieving these results. We asked our subscribers several questions about their cash management practices, such as:

- Do you sweep your accounts daily?
- Do you invest income only? principal only? both principal and income?
- Is your sweep system automated?
- Do you charge your customers for sweeping?
- What is the minimum amount of idle cash you will sweep?

We also asked them if they were sweeping *non*discretionary accounts and whether they charged a fee for this service.

These responses are tabulated and displayed in the following pages. They help explain how trust departments have whittled down their idle balances over the past four years.

About 90 percent of Trustcompare subscribers sweep on a daily basis (Table 2). Their responses indicate that personal accounts are just as likely to be included in a sweep system as institutional accounts. That is to say, there is no bias in favor of the corporate customer.

Many trust managers have indicated that sweeping is seldom requested by their clients. Rather, the decision to offer the service is often prompted by regulator pressure to improve balances management. Another consideration is the competition, particularly from nonbank institutions. Peter Babiak, vice president of Canal Bank in Maine, feels that Merrill Lynch's advertising blitz for CMA accounts created a great deal of consumer awareness. Sweeping then be-

Table 1

IDLE CASH IN TRUST DEPARTMENT MANAGED ACCOUNTS

Fiduciary Balances As % of Managed Assets

	1982	1981	1980	1979	No. of Trust Banks
Trust Banks Managing					
:Over $5 Bil Assets	0.26%	0.34%	0.37%	0.43%	10
:$1-5 Bil Assets	0.24	0.39	0.48	0.57	52
:$500MM-1 Bil Assets	0.39	0.55	0.66	0.98	33
:$100-500MM Assets	0.41	0.55	0.69	1.06	71
:$40-100MM Assets	0.37	0.39	0.57	0.89	17
High Profit Trust Banks Managing					
:Over $5 Bil Assets	0.11%	0.18%	0.36%	0.43%	6
:$1-5 Bil Assets	0.24	0.36	0.40	0.57	9
:$500MM-1 Bil Assets	0.29	0.27	0.48	0.83	5
:$100-500MM Assets	0.28	0.43	0.70	1.26	17

Note: Fiduciary Balances are collected balances on a daily average basis. They are generated from managed accounts.

: Managed assets are personal trusts, estates, managed employee benefit accounts and investment advisory accounts.

: "High Profit" trust banks had pretax profit margins in excess of 35% in 1982 (ranged from 36% to 58%). This profit figure excludes any income credits for *fiduciary* balances; corporate trust and custodial balance credits, however, are included.

Table 2

1982
TRUST DEPARTMENT
SWEEPING PRACTICES FOR
MANAGED ACCOUNTS

	% Who Daily Sweep. .		Sweep Both Income and Principal for. .		Automated Sweep System for. .		Charge a Sweep Fee for. .	
	Pers Accts	Inst Accts	Pers Accts	Inst Accts	Pers Accts	Inst Accts	Pers Accts	Inst Accts
Trust Banks Managing								
:Over $5 Bil Assets	84%	79%	57%	86%	64%	64%	43%	20%
:$1-5 Bil Assets	87	90	80	89	76	75	27	27
:$500MM-1 Bil Assets	91	94	71	84	80	80	16	13
:$100-500MM Assets	92	89	75	76	82	86	22	25
:$40-100MM Assets	94	94	88	93	63	73	6	7
High Profit Trust Banks Managing								
:Over $5 Bil Assets	80%	80%	75%	75%	100%	100%	75%	50%
:$1-5 Bil Assets	100	100	88	100	78	88	0	0
:$500MM-1 Bil Assets	80	80	50	100	75	75	0	0
:$100-500MM Assets	94	94	80	81	88	94	13	13

Note: The "Pers" caption in each pair of columns refers to personal managed accounts like personal trust, estates and personal investment advisory. The "Inst" caption refers to managed institutional accounts like employee benefit and institutional investment advisory.

came important for retaining business that might have otherwise departed to the money funds.

Of those departments who sweep, 80 percent to 90 percent of them invest both the income and principal of institutional accounts. The percentages are somewhat lower for personal accounts. This variance reflects the fact that some of these banks sweep only the principal balances of personal accounts. (Incidentally, we found very few subscribers sweeping income only.)

Automated sweep systems are very common in today's trust department, regardless of size. In fact, they appear more often in mid-sized departments ($100 million to $1 billion in managed assets) than among the largest departments.

We contacted a random sample of ten departments across our size spectrum to learn whether they had created their systems internally or purchased them from outside vendors. Only two had developed their own systems; both were large departments managing over $1 billion. Also, at all ten of the departments we called, automation was relatively recent. The "oldest" system was put in four years ago.

Our research also quantified the impact of automation on the level of idle cash. Based on the peer data, a department can expect balances to contract by 25 percent to 50 percent with the introduction of an automated sweep system:

	Fiduciary Balances as % of Managed Assets at Depts with . . .	
	Automated Systems	Manual Systems
Trust Departments Managing		
:Over $5 Bil	0.27%	0.54%
:$1-5 Bil	0.24	0.32
:$500MM-1 Bil	0.35	0.55
:$100-500MM	0.40	0.55

Sweep Fees

Overall, only 20 percent of our Trustcompare subscribers charge a fee for sweeping (Table 2). However, among the largest banks, we found that 43 percent assess a sweeping fee for *personal* accounts. Of those, four base the fee on the percentage of balances swept and one imposes a flat fee regardless of account activity.

Among the other departments who charge for sweeping, the basis for the fee varies greatly:

	% of Departments Who Impose a Sweep Fee
Fee Based on . . .	
% of Income	24%
% of Account Assets	15
% of Balances Swept	35
Flat Fee	9
Other	17

The two most frequent practices are to base the fee on the value of the balances swept or on the income generated by the balances.

Since so many departments do not levy a sweeping fee on their managed accounts, we polled some of our subscribers to find out what governed this decision. Several contended that in their fiduciary capacity, it would be hard to justify a direct charge for sweeping. However, they also indicated that, in effect, at least part of the cost of the sweep system was captured indirectly through subsequent fee increases. Some bankers, on the other hand, would argue that there are no incremental costs. According to Frank Mitchell, senior vice president at the First City National Bank of Austin, their system resulted in a cost saving. Before automating, they were sweeping manually, a process that required considerable time on the part

Table 3

.YPICAL
SWEEP THRESHOLDS
FOR PERSONAL MANAGED ACCOUNTS

	Of Those Who Sweep, % Investing Down To . . .				
	$50 or Less	$51-100	$101-500	$501-1000	Over $1000
Trust Banks Managing					
:Over $5 Bil Assets	57%	7%	0%	14%	21%
:$1-5 Bil Assets	24	9	26	20	22
:$500MM-1 Bil Assets	19	26	19	16	19
:$100-500MM Assets	24	27	21	14	14
:$40-100MM Assets	75	13	6	6	0
High Profit Trust Banks Managing					
:Over $5 Bil Assets	100%	0%	0%	0%	0%
:$1-5 Bil Assets	0	11	33	44	11
:$500MM-1 Bil Assets	25	25	0	25	25
:$100-500MM Assets	38	13	31	13	6

Note: The results for institutional accounts were nearly identical to those for personal accounts.

of administrators and operations staff. Now the computer does most of that work.

Sweep Thresholds

Sweep thresholds vary greatly among trust departments (Table 3). At 16 percent of the Trustcompare banks, idle balances must amount to at least $1,000 to be captured and invested. Another 15 percent of the group have adopted a threshold between $500 and $1,000; another 19 percent between $100 and $500; and so on.

Outside of the largest and smallest institutions in our universe, department size does not determine the threshold. In other words, larger departments do not necessarily set lower (or higher) thresholds. One exception is the departments managing in excess of $5 billion. Here, more than half of those who sweep will invest amounts as small as $50. The other exception occurs in the "$40 to 100 million" group, where 75 percent sweep down to $50 or less. It is difficult to draw any firm conclusions from these figures, however, since the membership represents such a small percentage of all departments in this size category.

About 75 percent of Trustcompare departments sweep their nondiscretionary accounts, both personal and institutional. This compares with 90 percent for discretionary accounts.

With regard to fees, we found that the larger the department, the more likely it is to charge nondiscretionary accounts (like custody and directed employee benefit) for this service:

	% Charging to Sweep . . .	
	Non-managed Personal Accounts	Non-managed Institutional Accounts
Trust Departments Managing		
:Over $5 Bil	75%	67%
:$1-5 Bil	57	57
:$500MM-1 Bil	58	61
:$100-500MM	50	46
:$40-100MM	22	22

High-profit departments are now decidedly superior in their management of idle cash (see Table 1). For example, "high profit" departments managing $500 million to $1 billion averaged 20 cents in balances for every $1,000 managed. Their size peers averaged 39 cents. In prior years these high profit departments did not outperform their peers in this regard.

There does not seem to be a universal factor at work among these high-profit institutions. Among those managing over $5 billion, the key variables seem to be lower sweep thresholds and automation. Among those managing less than $1 billion, our research is less conclusive and does not fully explain their ability to keep their balances so low.

The high-profit departments in the $1 to 5 billion group do *not* outperform their size peers in balances management. On one hand, they tend to have higher sweep thresholds (see Table 3). However, an offsetting factor — that all nine of them sweep daily — apparently brings their fiduciary balances ratio back to the peer average.

Conclusion

If a trust department swept its accounts daily down to $0 and used an automated sweep system, cash balances would probably average out to approximately 0.10 percent of total managed assets — the median for our "High Profit, Over $5 Bil" group. (Presumably, fiduciary balances would not equal zero on a daily average basis because of float.) Trust departments have obviously taken significant steps toward this end during the past four years. If the trend continues, the norms displayed in Table 1 could fall to this 0.10 percent level by the mid-1980s.

Irene O. Booker is vice president of Cates Consulting Analysts, Inc. As a consultant, her projects have ranged from valuations of trust departments and commercial banks to creating monitoring systems to track the financial condition of banks and bank holding companies. Ms. Booker helped develop several of the firm's data/ratio products, including Trustcompare, Thriftcompare and MergerWatch. She is an instructor for the Cates course *Bank Financial Analysis* and the American Bankers Association's Commercial Lending and Graduate Trust Schools. Ms. Booker has addressed many state and national trade groups on the subjects of bank and trust financial performance.

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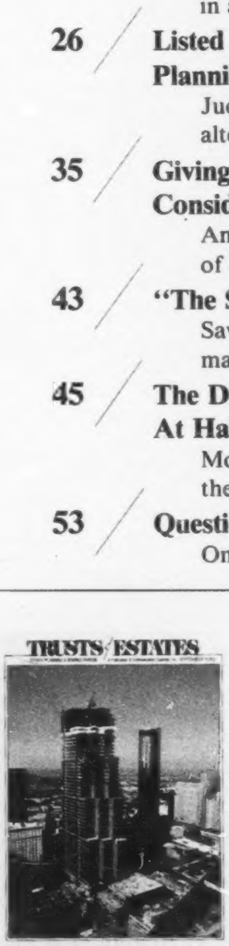

COVER

Despite high interest rates, real estate is still attractive to institutional investors. Trust departments are involved in various forms of real estate, and industry watchers forecast that they will be increasingly involved in mortgage-backed securities. Photo of the recently completed Georgia-Pacific building in Atlanta. Courtesy of Terrill Merritt.

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The Deregulation Derby At Half-Time

Money funds have shown themselves to be the model for tomorrow's financial services

By **WILLIAM E. DONOGHUE**
President
The Donoghue Organization, Inc.
Holliston, Mass.

Sorting out the winners and losers on banking's new "level playing field" can be a bit deceptive if you look only at the surface. It seemed obvious who the winner was when the lions and Christians met on their level playing field, but today there are more Christians than lions.

Stage One

In the good old days, banks had only three products: checking accounts, passbook savings accounts and long-term certificates of deposit (CDs). On June 1, 1978 that all changed and a three-stage deregulation derby was off and running.

Stage one dates from the authorization of six-month market certificates by the Federal Reserve Board until the introduction of the one-day insured money market deposit account (MMDA). It includes the arrival of the money market mutual fund as a competitive force.

At the beginning of stage one, money funds had only about $6 billion in assets, very little of which represented the small savers' money. In fact, small savers (under $10,000 accounts) never accounted for more than 10 to 15 percent of money fund assets at any time.

By the end of the period, retail money funds held more than 16 percent of the retail money market. Although most of that money did not come from the banking system — it came from the stock and bond markets — the banking system demanded and received a so-called "level playing field" in the form of a new account. The new account was to be "directly equivalent to and competitive with money market mutual funds" as prescribed by the Garn-St Germain Act.

During stage one, the retail money market (where $10,000 or less could earn you money market rates: money funds, bank consumer CDs and the like) grew from less than $100 billion to nearly $1.6 trillion.

In just four and a half years, consumers moved nearly $1.2 trillion into the retail money market. The most popular vehicles were six-month money market certificates, 30-month small savers certificates and retail money market mutual funds. (See Table I.)

That move forever changed the nature of the financial markets. No longer were small savers and senior citizens compelled to accept less-than-free-market interest rates on their savings so that major corporations might pay a lower prime borrowing rate or so the next generation could buy homes at lower mortgage rates. The subsidies are gone and the economy is paying a very high price for banking's "level playing field."

Stage Two

The giant we are talking about, of course, is not the banking system but consumer demand for flexible, safe, liquid accounts with money market rates. Consumers are demanding first-class treatment from their banks.

With the introduction of the MMDA and, to a lesser extent, the Super NOW account, it would seem that the lions (banks and thrifts) had taken over the arena.

In the first seven and a half months of this stage of deregulation, $367.3 billion has floated into MMDAs and $31.3 billion into Super NOW accounts, most by the end of April 1983. (See Table II.)

While it took four and a half years to move $1.2 trillion into the retail money market, it only took four and a half months to reshuffle more than $400 billion.

While retail money funds shrunk $52.9 billion in the same period, at least $31.7 billion of that money went into non-money market (stock and bond) mutual funds that have been enjoying a strong revival. Additional moneys that left money funds likely went directly into the booming stock market on the advice of stockbrokers whose money funds account for a large portion of the money fund industry's assets.

We wonder about the relatively small ($12 billion) reduction in institutions-only money funds. These are the funds used primarily by bank trust departments. We assume they had a fiduciary responsibility to their clients to invest in the stock market.

The largest sources of money for the new MMDAs seem to have been the six-month money market certificates (28 percent), passbook savings accounts (10 percent), large denomination CDs (10

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TABLE I
Stage One (1/78-11/82)

Where The Money Went	Change 1/78-11/82 $ Billion	Balances 11/82 $ Billion
Six-Month Money Market Certificates	$ 440.4	$ 440.4
18-30 Month Small Saver Certificates	247.8	247.8
Retail Money Market Mutual Funds	190.2	194.4
NOW Accounts	96.4	101.5
Institutions-Only Money Market Mutual Funds	47.9	47.9
IRA/KEOGH Deposits	44.4	44.4
Large Denomination CDs	191.7	340.4
7-31 Day Small Denomination CDs	25.5	25.5
Stock and Bond Mutual Funds	20.6	74.7
91-Day Small Denomination CDs	11.9	11.9
Retail Repurchase Agreements	10.3	10.3
2½ Year + Ceiling-Free Small CDs	9.8	9.8
	1336.9	1549.0
Where The Money Came From		
Pre-1978 Small Denomination CDs	(347.4)	109.7
Passbook Savings	(125.4)	363.4
Checking Accounts	(1.9)	240.6
	(474.7)	713.7
	$ 862.2	$ 2262.7

Source: Donoghue's Money Fund Report of Holliston, MA 01746

percent) and pre-1978 small denomination CDs (8 percent), which account for 56 percent of MMDA deposits.

Even if we assume that all of the retail money fund outflows not accounted for by increases in other mutual fund accounts went to MMDAs, this only accounts for less than 6 percent of MMDA growth.

The Christians are still alive and the lions are suffering from indigestion. Certainly the advertising campaigns were successful in selling MMDAs. But at what cost? The passbook moneys are now paying 8 to 9 percent instead of 5¼-5⅜ percent. The bank missed a fine chance to lock in some very low yields on six-month CDs and tie that money down a bit longer. The old pre-1978 CDs have been draining out for some time now, so that was no surprise.

There were a few real surprises, however. The banks and thrifts did attract a considerable amount of new money — as much as $190 billion. It obviously did not come from the banks themselves or the money funds, so where did it come from? The stock market? Holdings of gold and silver? From tangible investments? Very possible. As one wag put it, "A real rate of return of 4 percent would draw money from the moon."

It is ironic that the full-page ads the banks and thrifts used to promote these new accounts distracted investors from the real investment opportunities of the decade: the stock market.

What about the money market mutual funds? They are still sitting on 71 percent of their assets in spite of the heaviest advertising campaign in the history of banking and in the face of the most exciting bull market in over a decade. Not bad for the new kid on the block.

Don't despair entirely for the banks. There was still more than twice as much money in passbook savings ($326.3 billion) as in retail money funds ($141.5 billion) at the end of June 1983. Some folks never learn.

Money market mutual funds have performed as promised. They always said their most attractive attribute was they were easy to get out of. When the time came, they delivered with no evidence of operating problems. Let's face it. It takes the same number of telephone lines and customer service people to accept investment orders. It's a lot less profitable, but it still works.

From a portfolio management viewpoint, the portfolios were as they were touted to be. Obviously, the Treasury bills went first since they had the greatest liquidity. While the assets declined 29.2 per cent in total, Treasury holdings declined 36.9 percent. (See Table III.) The biggest decline in holdings was the 46.4 percent reduction in bank CD holdings that could have been expected since banks were flush with cash and needed to borrow less. Bankers' acceptances turned out to be more attractive

TABLE II
Stage Two (11/82-6/83)

Where The Money Went	Change 11/82-6/83 $ Billion	Balances 6/83 $ Billion
Money Market Deposit Accounts	$ 367.3	$ 367.3
Stock and Bond Mutual Funds	31.7	106.4
Super NOWs	31.3	31.3
IRA and KEOGH Deposits	19.2	63.6
2½ Year Ceiling Free Small CDs	19.0	28.8
Checking Accounts	1.5	242.1
Small Saver Certificates	.1	247.9
	$ 470.1	$ 1087.4
Where The Money Came From		
Six-Month Money Market CDs	(102.6)	337.8
Retail Money Market Mutual Funds	(52.9)	141.5
Passbook Savings Accounts	(37.1)	326.3
Large Denomination CDs (over $100,000)	(36.4)	304.0
Pre-1978 Small Denomination CDs	(29.4)	80.3
7-31 Day Small Denomination CDs	(15.3)	10.2
Institution Only Money Market Mutual Funds	(12.0)	35.9
NOW Accounts	(11.8)	89.7
Retail Repurchase Agreements	(7.8)	2.5
91-Day CDs	(3.9)	8.0
	$ (309.2)	$ 1336.2
	$ 160.9	$ 2423.6

Source: Donoghue's Money Fund Report of Holliston, MA 01746

investments as the economy heated up; money funds only sold off 7.7 percent of those holdings. Commercial paper positions were sold down only 20.9 percent, about two thirds the general sell-off rate.

On the whole, money fund portfolios became only slightly more aggressive in response to the competition. Slight shifts in emphasis from Treasury bills and domestic bank CDs to Eurodollar CDs, bankers' acceptances and commercial paper holdings were evident, but there is little indication of any significant shifts to non-prime securities.

Stage Three

The last wave of savings and investments to hit the financial community has subsided, but its impact is still felt. Nearly $400 billion of once-stable deposits are now in one-day maturity accounts earning variable money market rate accounts. Still untested, the interest-rate sensitivity of these accounts is eyed warily by bankers each day. Long-term accounts are not selling well and consumers seem to be in position to jump quickly at the next new product.

Indeed the Depository Institutions Deregulation Committee (DIDC) recently reduced the early withdrawal penalties on less-than-one-year CDs to only 31 days interest (effective 10/1/83), thus loosening the hold on the remaining $337.8 billion of six-month certificates. Since there was no public outcry about the existing penalties, we wonder why, in all its wisdom, DIDC decided to reduce the penalties now.

The evidence is that some consumers, the trend-setting affluent investors, have been liquidating their inflation hedges (gold, silver, coins, and other tangibles) and moving into the stock market. Why not? The last year's market was a double-your-money market for the top growth mutual funds, and fortunes have been made.

Is the next trendy investment to come down the pike that "oldie but goody," the stock market? I think so. In fact, once we reach the anniversary of the beginning of the current bull market, the attendant publicity will likely fire the public's imagination even further. The new order could start now.

A multi-year bull market is something most investors have never seen or only remember faintly. It can be a very exciting time for all parties concerned.

But for banks and thrifts, it can be a very trying time. If the percentage of household assets held in the form of equities returns to what it was in 1971, at the end of the last multi-year bull market, it would entail a $425 billion exodus from the banking system at a time when lending becomes attractive.

Four hundred and twenty-five billion dollars is one out of every four dollars of consumer savings deposits. While money market mutual funds have just handled expeditiously a similar 29 percent reduction in assets, it would be a nightmare for banks and thrifts. Many would not survive such an outflow of deposits.

Should banks be allowed to manage funds to at least hold on to some of the money as it leaves? I, for one, would have little problem with that eventuality if the banks were required to operate on a level playing field. All mutual funds should be regulated equally whether operated by a subsidiary of a bank or by an independent organization. This means full disclosure, limitations of fees, and SEC regulation.

Although I am sure that banks are excellent distributors of financial services, they will find mutual funds a totally different animal from deposits. I am sure banks can sell mutual funds,

TABLE III
Portfolio Holdings of
Money Market Mutual Funds

Instruments	Pre-MMDA 12/1/82 $ Billion	Present 7/27/83 $ Billion	Decrease In Holdings
US Treasury	$ 44.7	$ 28.2	36.9%
US Agencies	11.3	8.5	24.8
Repurchase Agreements	18.9	13.5	28.6
Certificates of Deposit	41.5	22.3	46.3
Bankers' Acceptances	17.2	15.9	7.6
Commercial Paper	57.2	46.5	18.7
Eurodollar CDs	26.7	19.4	27.3
Yankee CDs	6.6	4.5	31.8
Non-Prime Securities*	4.3	3.2	25.6
	$ 228.4	$ 162.0	29.07%

*Commercial paper rated less than A-1/P-1, CDs of thrifts or banks with less than $100 million in deposits, and CDs in foreign branches of foreign banks.

Source: Donoghue's Money Fund Report of Holliston, MA 01746 but the problem will surface when the fund is organized and management has no track record. Knowledgeable investors buy at least partly on track record. After the first year, all banks will have a track record — a second-rate one at best. No one can be best all the time. Finally, what will the bank do if the stock market mutual fund, which has performed so well, takes a nosedive along with the stock market?

Think about it. It is a new game.

The next stage of deregulation will be even more exciting, especially for consumers, who will benefit most.

Conclusion

Stage one of the deregulation derby saw consumers sensitized to the high liquidity and free-market yields of the money market. They generated a trillion-dollar shift in consumer savings.

Stage two saw bank depositors showing a strong preference for liquidity by accepting MMDAs over CDs, money fund investors showing a decided stock market investment preference, and hard money investors shifting tangible investments into MMDAs that offered very high real interest rates.

Stage three will likely see a dramatic shift of more risk-adverse money into the stock market. Popular perception of a multi-year bull market could trigger a massive outflow of bank deposits leaving bank failures in its wake.

Money funds have shown themselves to be highly flexible and viable providers of financial services and, along with the growth of mutual fund families, the models for tomorrow's financial services industry.

It looks like the lions and the Christians will be going at it for some time. The only difference is that there will be fewer lions and they will be playing by the Christians' rules. □

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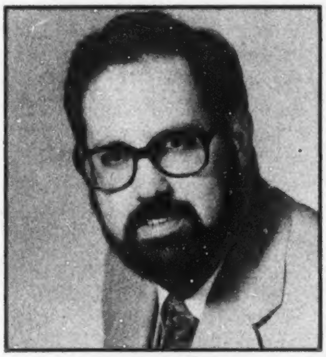

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